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THE COMMONWEALTH OF MASSACHUSETTS
DIVISION OF EMPLOYMENT SECURITY

DIRECTOR'S
ANNUAL REPORT

FOR THE YEAR ENDING NOVEMBER 30, 1941

ROBERT E. MARSHALL, DIRECTOR

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S U M M A R Y

High lights in connection with the operations of the Division during 1941 were as follows:

1. The sharply increased focus upon employment service functions because of the National Defense Program.
2. The 98.6% increase over the preceding year in the number of workers placed on jobs by local offices of the Division.
3. The outstanding record of the Massachusetts Agency in holding first place among the states in promptness of benefit payments.
4. The recodification and further revision of certain phases of the Employment Security Law.
5. The progress made in accomplishing more prompt filing of contribution and wage records by employers.
6. The development and application of a procedure for the closer control of fraudulent or erroneous benefit payments.

All of the foregoing will be discussed in detail later in this report.

COOPERATION IN NATIONAL DEFENSE PROGRAM

The National Defense Program has greatly increased the activities of this Division during the year with the result that it is recognized as the official authority on matters of supply and demand for labor in the state. Worthy of note were the following:

1. Extensive campaigns to register at local public employment offices all unemployed workers who were seeking work and all employed workers who were skilled in occupations in which labor shortages were developing and who were not using these skills on their current jobs.
2. The adopting of a field visiting program to employers in so-called defense industries to ascertain their hiring plans and employment practices and to assist them in their recruitment problems.
3. The preparation of regular and special labor market surveys in all areas of the state.
4. The formulation of decisions to be submitted to a State Council of Administration as to the needs for preemployment training in defense industries in all sections of the state.
5. The preparation of reports for the Regional Labor Supply Committee of the office of Production Management of the nature and extent of labor displacement problems caused by shortages of materials or parts or by curtailment of production.
6. The expansion of the special services unit at the Administrative Office to provide local offices with adequate "working tools" with which to meet their increasing problems. These expanded special services included testing, job analysis and clearance. In the testing program, applicants are tested to determine their aptitudes for specific jobs. This program, based upon tests developed by the Bureau of Employment Security, has found much favor with a large number of employers who never before utilized the employment facilities of the Division. Job analyses were made in a number of establishments in order to ascertain the actual operations involved. Apart from its value in employment office practice, this information has been of material value in ascertaining the possibility of referring workers on nondefense jobs to those directly connected with the war effort. The clearance activities of the Division have been concentrating on obtaining skilled workers not only for private industry but for the United States Civil Service Commission, which is responsible for supplying civilian personnel for Navy Yards and arsenals as well as for government agencies. A sizeable number of highly skilled workers have been located for war work through these methods.

There is little doubt but that the employment service functions of the Division will increase in direct ratio with the increasing war effort.

CHANGES IN THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
WHICH BECAME EFFECTIVE IN 1941

-3-

Chapter 685 of the Acts of 1941, changing the name of the Division of Unemployment Compensation to the Division of Employment Security, and substituting the Employment Security Law for the former Unemployment Compensation Law, was approved by the Governor on October 24, 1941. This and other chapters of the Acts of 1941 incorporated the following major changes that became operative during 1941:

1. Provision was made for the payment of benefits to persons upon termination of service in the military or naval forces of the United States.
2. The maximum benefit wage charge-back to an employer for an individual claimant for experience-rating purposes was reduced from \$1,280 to \$1,000.
3. Changes were made with respect to the waiting-period requirements in the case of partially unemployed individuals. While in the case of totally unemployed individuals the law requires that the waiting period begin with the Sunday nearest the date of filing the claim, an earlier beginning date is permitted in the case of claims for partially unemployed individuals.
4. Changes were made with respect to eligibility requirements whereby the minimum requirement for wages earned in the base period was reduced from twenty-five times the benefit rate to \$150.00.
5. Certain provisions were added which denied benefits to workers who had been discharged for misconduct and to women whose unemployment was due to pregnancy.
6. Provision was made whereby an employer found by the Director to be subject to the Law, may appeal this decision to the Board of Review.
7. Provision was made whereby the disbursement of funds for benefits was brought under the control of the Director, causing the transfer of personnel attached to the Treasury Unit from the control of the State Treasurer to the Division of Employment Security.
8. Provision was made for the simplification of legal procedures in collecting overdue contributions from employers.

The following provisions did not become effective until a later date, but they are of such importance that they are noted here:

1. Provision was made to include in the Law, as of January 1, 1943, employers of one or more individuals in employment subject to this Law.

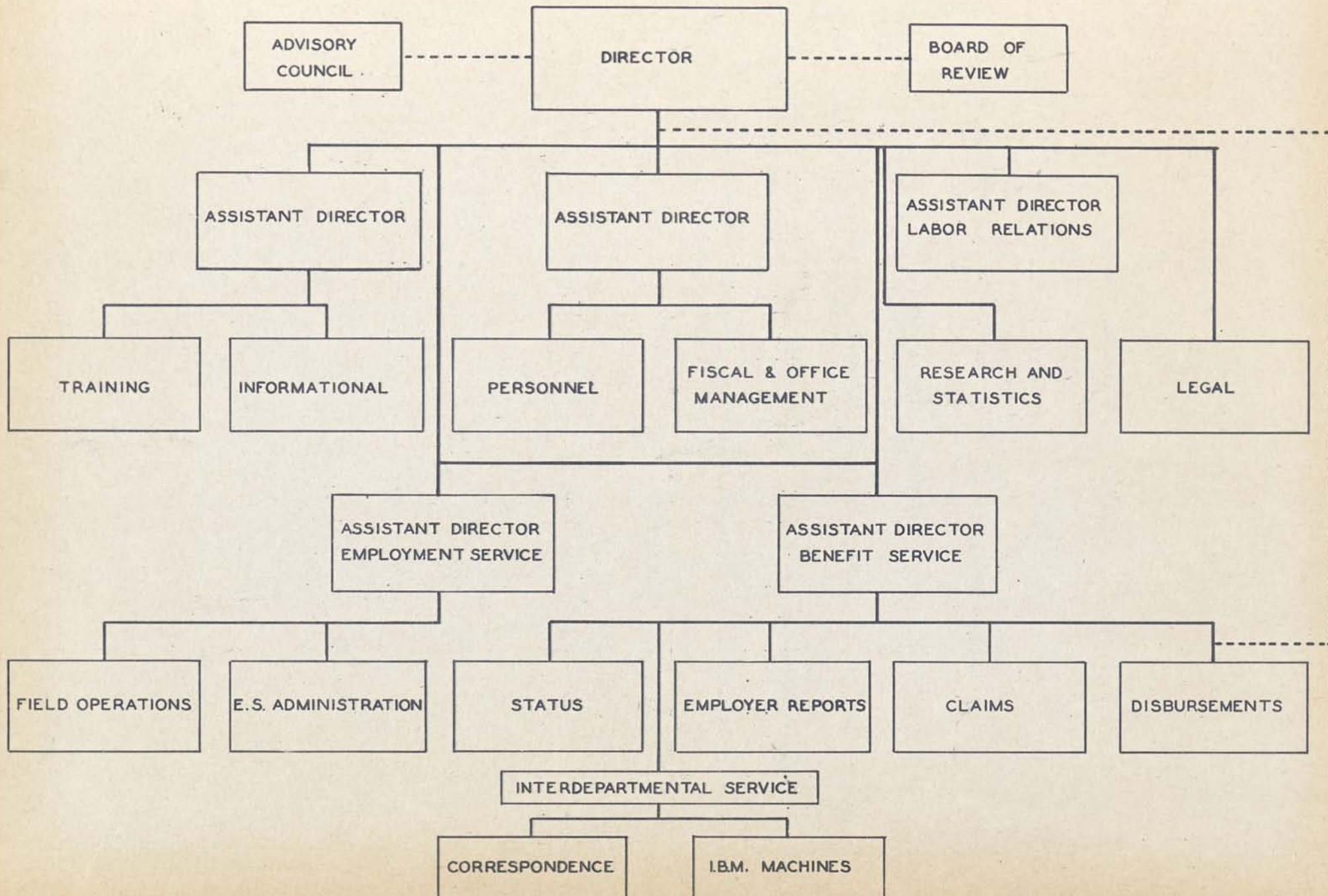
2. Effective April 1, 1942, provision was made to reduce the waiting period to one week of total unemployment or two weeks of partial unemployment.
3. Provision was made for the reclassification of certain positions in the Division, in order that the titles and compensation pertaining to these positions might be more consistent with the duties performed.

NEW LOCATION

During the week-end of September 29, 1941, the entire central office of the Division of Employment Security was moved to its new quarters at 881 Commonwealth Avenue, Boston. Since April 1938, the central office had been divided between two locations. The work of recording wage credits and processing claims and payments for benefits was carried on at 470 Atlantic Avenue, while other operating and service departments were located with the administrative staff at 1 State Street. It is obvious that this arrangement had many disadvantages which will not be encountered now that the entire office is housed under one roof and it is expected that increased efficiency will definitely result.

CHART I

MASSACHUSETTS DIVISION OF EMPLOYMENT SECURITY



CHANGES IN EXECUTIVE PERSONNEL

On January 16, 1941, General William F. Howe, who had served the Division as Assistant Director since April 14, 1939, was granted military leave.

On April 28, 1941, Mr. Powell M. Cabot took over the duties of Director in charge of the employment service.

Mr. Fred J. Graham, Assistant Director, assumed the full-time duties of Labor Relations Representative on April 28, 1941.

On November 22, 1941, Mr. Arthur M. Dignan was appointed acting Assistant Director.

As of November 30, 1941, Mr. W. Rea Long resigned as Assistant Director.

UNEMPLOYMENT COMPENSATION FUND SUMMARY OF TRANSACTIONS FOR THE FISCAL YEAR ENDED NOVEMBER 30, 1941

As indicated in the following summary of transactions for the year, there was a net increase of \$29,480,245.57 in the Unemployment Compensation Fund between December 1, 1940, and November 30, 1941:

Balance of Fund, December 1, 1940		\$ 79,267,712.81
Represented by:		
Unemployment Trust Fund in the United States Treasury	\$79,067,412.47	
Unemployment Compensation Clearing Account	28,437.34	
Benefit Payment Account	171,863.00	
	<u>\$79,267,712.81</u>	
Receipts during the fiscal year:		
Employer Contributions (net)	\$45,953,501.49	
Employee Contributions (net)	18,114.22	
Interest Penalties (net)	52,468.68	
Claimants' Fines	50.00	
Interest on Investments	1,517,980.18	
Total Receipts (net)	<u>\$47,542,114.57</u>	
Benefits Paid (net)	<u>18,061,869.00</u>	
Net Increase in Fund During Fiscal Year		<u>29,480,245.57</u>
Balance of Fund, November 30, 1941		<u><u>\$108,747,958.38</u></u>

Represented by:

Unemployment Trust Fund in the United States Treasury	\$108,515,392.65
Unemployment Compensation Clearing Account	22,571.73
Benefit Payment Account	209,994.00
	<u><u>\$108,747,958.38</u></u>

The total net receipts from contributions and interest penalties, from the inception of the Fund to November 30, 1941, amounted to \$196,844,846.16. There was also credited to the account in the United States Treasury an aggregate amount of \$6,093,118.22, representing interest earnings, bringing the total net receipts to \$202,937,964.38. After payment of benefits of a net amount of \$94,190,006.00, there was a balance of \$108,747,958.38 in the Fund on November 30, 1941.

The amount of \$1,517,980.18 credited to the Fund during the fiscal year as interest earned is in accordance with the advices received from the United States Treasury, and represents the proportionate share of the earnings of the Unemployment Trust Fund, carried by the Treasury for all state unemployment compensation agencies, which was allocated to the Massachusetts account. Such items are required by the Social Security Act (Section 904 (e)) to be credited to the accounts of the individual state agencies quarterly on March 31, June 30, September 30, and December 31. There was, therefore, accrued at November 30, 1941, a further amount of interest earnings between October 1, 1941, and that date, in respect of earnings for the quarter ending December 31, 1941, which would not be credited by the Treasury Department until after the close of the calendar year.

With the exception of the item of interest earnings, explained above, the account of the Fund as stated herein represents cash receipts and disbursements.

The growth of the Unemployment Compensation Fund and the transactions affecting it from January 1, 1936, through December 31, 1941, are shown in Table I. Total collections, income, benefit payments and the balance in the Fund are summarized for the years 1936 and 1937 and are shown for quarterly periods for the years 1938 through 1941. The balance in the Fund at the end of the fiscal year was \$108,747,958.38 or \$462,500.97 more than the balance in the Fund at the end of the calendar year. This difference is due to the excess of benefits paid during December (\$1,191,996.00) over the total collections during the month (\$729,495.03).

Chart II shows the growth of the Fund by quarters from January 1, 1938, through December 31, 1941. Chart II also shows graphically the collections and payments in each of the quarters included in the period.

TABLE I - UNEMPLOYMENT COMPENSATION FUND
JANUARY 1, 1936, to DECEMBER 31, 1941

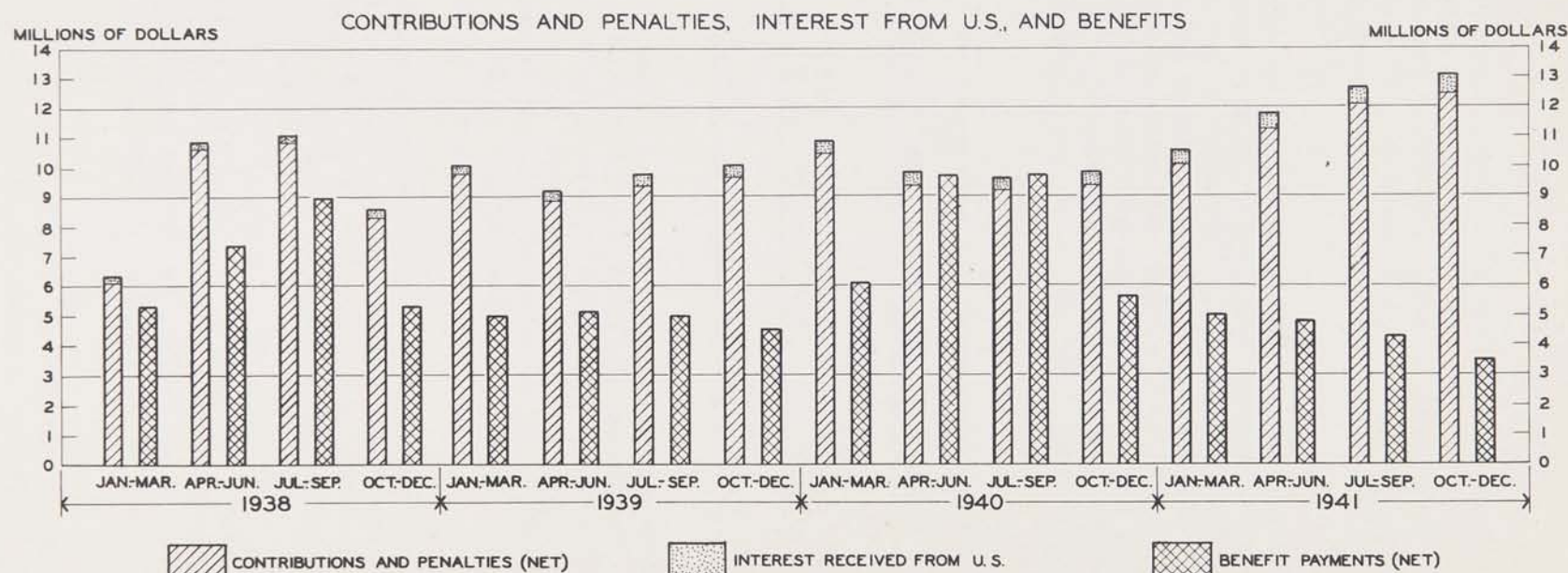
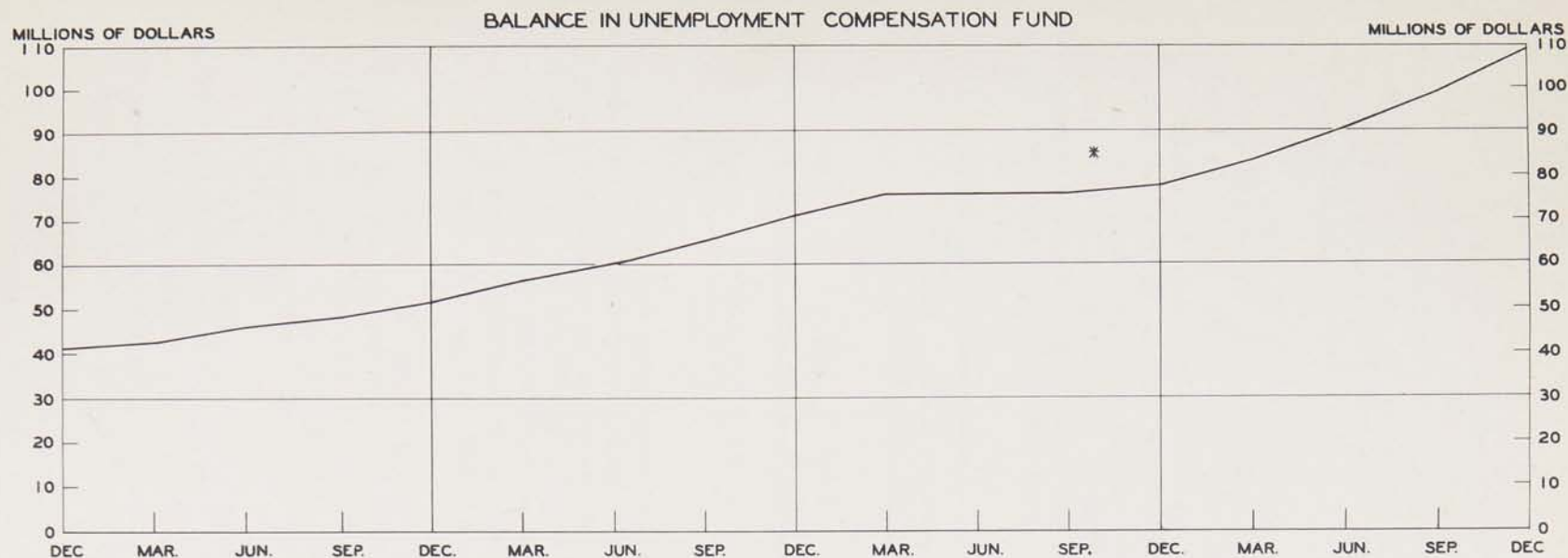
P E R I O D	C O L L E C T I O N S				Income Credited by U. S. Treasury	Total Collections and Income	Benefit Payments (Net)	Net Addition to Fund	Balance in Fund	
	Contributions		Interest & Penalties (Net)	Total Collections						
	Employer	Employee *								
EAR 1936	\$ 8,208,951.36	\$ ———	\$ 4,794.23	\$ 8,213,745.59	\$ ———	\$ 8,213,745.59	\$ ———	\$ 8,213,745.59	\$ 8,213,745.59	
EAR 1937	23,337,398.04	9,645,950.99	40,388.20	33,023,737.23	316,870.66	33,340,607.89	———	33,340,607.89	41,554,353.48	
Quarters Ending										
March 31, 1938	4,393,457.70	1,755,978.37	5,452.84	6,154,888.91	220,279.64	6,375,168.55	5,345,761.00	1,029,407.55	42,583,761.03	
June 30, 1938	7,776,472.81	2,877,053.15	4,320.24	10,657,846.20	254,714.80	10,912,561.00	7,413,550.00	3,499,011.00	46,082,772.03	
September 30, 1938	8,031,234.84	2,802,064.19	6,037.79	10,839,336.82	266,211.16	11,105,547.98	8,990,601.00	2,114,946.98	48,197,719.01	
December 31, 1938	8,216,913.44	71,592.22	11,520.29	8,300,025.95	282,203.87	8,582,229.82	5,348,853.00	3,233,376.82	51,431,095.83	
March 31, 1939	9,736,582.32	48,904.28	10,226.51	9,795,713.11	299,036.93	10,094,750.04	5,019,880.00	5,074,870.04	56,505,965.87	
June 30, 1939	8,831,108.36	23,050.90	10,473.08	8,864,632.34	335,479.56	9,200,111.90	5,109,400.00	4,090,711.90	60,596,677.77	
September 30, 1939	9,378,804.71	16,604.00	13,417.94	9,408,826.65	368,027.51	9,776,854.16	4,975,351.00	4,801,503.16	65,398,180.93	
December 31, 1939	9,651,004.01	28,576.21	16,867.10	9,696,447.32	393,689.89	10,090,137.21	4,545,977.00	5,544,160.21	70,942,341.14	
March 31, 1940	10,474,707.61	7,280.16	12,734.97	10,494,722.74	428,231.95	10,922,954.69	6,086,585.00	4,836,369.69	75,778,710.83	
June 30, 1940	9,343,430.92	9,149.20	13,154.76	9,365,734.88	462,645.32	9,828,380.20	9,707,197.00	121,183.20	75,899,894.03	
September 30, 1940	9,142,710.57	2,535.61	10,326.30	9,155,572.48	478,361.14	9,633,933.62	9,725,394.00	** 91,460.38	75,808,433.65	
December 31, 1940	9,347,750.99	6,782.40	12,875.05	9,367,408.44	469,385.61	9,836,794.05	5,631,236.00	*** 1,892,832.48	77,701,266.13	
March 31, 1941	10,092,859.91	2,420.07	11,009.31	10,106,289.29	469,862.19	10,576,151.48	4,999,061.00	5,577,090.48	83,278,356.61	
June 30, 1941	11,230,639.50	3,564.95	10,606.87	11,244,811.32	501,158.67	11,745,969.99	4,777,941.00	6,968,028.99	90,246,385.60	
September 30, 1941	12,107,481.83	3,965.39	13,963.08	12,125,410.30	546,959.32	12,672,369.62	4,252,273.00	8,420,096.62	98,666,482.22	
December 31, 1941	12,458,290.65	4,070.43	17,058.40	12,479,419.48	592,497.71	13,071,917.19	3,452,942.00	9,618,975.19	108,285,457.41	
TOTALS	\$ 181,759,799.57	\$ 17,309,542.52	\$ 225,226.96	\$ 199,294,569.05	\$ 6,685,615.93	\$ 205,980,184.98	\$ 95,382,002.00			
Balance December 31, 1941									\$ 108,285,457.41	\$ 108,285,457.41

* Employee contributions began January 1, 1937. They were eliminated from the law as of July 1, 1938.
Amounts collected since that date represent contributions with respect to wages earned prior to July 1, 1938.

** Decrease

*** After transfer to Railroad Unemployment Insurance Fund in October 1940 of \$2,512,725.57

CONDITION OF UNEMPLOYMENT COMPENSATION FUND, AND TRANSACTIONS AFFECTING THE FUND
JANUARY 1, 1938, TO DECEMBER 31, 1941, BY QUARTERS



* DURING OCTOBER 1940, THE SUM OF \$2,312,725.57 WAS TRANSFERRED TO THE RAILROAD UNEMPLOYMENT FUND

PLACEMENT ACTIVITIES

Placements of workers in jobs during 1941 totalled 104,985, an increase of 98.6% over 1940. This increase was attributable in part to increased business activity but also in great measure to the well planned program of the Division. Hundreds of employers utilized the services of the Division for the first time during 1941 and as a result job openings increased from 61,933 in 1940 to 126,491 in 1941.

Table II shows the distribution of total placements by months and by sex for the years 1941 and 1940, together with the number and percent of increase in 1941. It is seen that there was an increase in 1941 in the number of placements of both men and women, in every month of the year. Placements of men showed a slightly higher percent of increase than did placements of women. This is in line with the fact that placements in manufacturing industries, in which there is a slightly higher percent of male placements, increased about 175% while placements in all other industries combined increased about 60%. These items are summarized in the following table:

	1941		1940		Increase	
	Number	Percent	Number	Percent	Number	Percent
Men	60,251	57.4	28,300	53.5	31,951	112.9
Women	44,734	42.6	24,549	46.5	20,185	82.2
Total	104,985	100.0	52,849	100.0	52,136	98.6

Although each month showed an increase over the corresponding month in 1940, the last quarter of 1941 showed a slight falling off from the number of placements completed in the second and third quarters of 1941. This decrease coincided with the levelling off of the general employment during the same period and may be partly attributed to the fact that many firms were in the process of changing from nondefense to defense work while others were assimilating the large numbers hired during the earlier months of the year.

Table III shows the distribution of private placements by months and by sex for the years 1941 and 1940, with the number and percent of increase in 1941. Private placements accounted for 91% of all placements and showed an increase of 109% as compared with 1940. As with total placements the increase was seen for men and for women and for every month.

While private placements increased 109%, public placements increased 29%. As shown in Table IV, 81% of the public placements were men, although about five times as many women were placed in public employment in 1941 as in 1940. The monthly distribution of both public and private placements in the years 1941 and 1940 is shown graphically in Chart III.

Nearly half the placements made in 1941 were in manufacturing industries, about a fifth in trade and another fifth in service industries, according to Table VI. Differences in industrial coding as between the two years prevent a comparison of 1941 with 1940 according to industry in which placements were made, but it is evident that placements in manufacturing industries increased to a much greater

TABLE II. PLACEMENTS-PUBLIC AND PRIVATE COMBINED - YEARS 1941 AND 1940
BY MONTHS AND BY SEX

MONTH	YEAR 1941			YEAR 1940			INCREASE DURING 1941					
	TOTAL	MEN	WOMEN	TOTAL	MEN	WOMEN	NUMBER			PERCENT		
							TOTAL	MEN	WOMEN	TOTAL	MEN	WOMEN
TOTALS FOR YEAR	104,985	60,251	44,734	52,849	28,300	24,549	52,136	31,951	20,185	98.6	112.9	82.2
JANUARY	6,109	3,238	2,871	3,724	1,865	1,859	2,385	1,373	1,012	64.0	73.6	54.4
FEBRUARY	6,268	3,310	2,958	2,955	1,511	1,444	3,313	1,799	1,514	112.1	119.1	104.8
MARCH	7,416	3,874	3,544	2,843	1,231	1,612	4,575	2,643	1,932	160.9	214.7	119.9
APRIL	9,467	5,127	4,340	3,413	1,660	1,753	6,054	3,467	2,587	177.3	208.9	147.8
MAY	10,245	5,737	4,508	4,209	2,234	1,975	6,036	3,503	2,533	142.4	156.8	128.3
JUNE	9,955	5,965	3,990	3,990	2,202	1,788	5,965	3,763	2,202	149.5	170.9	123.2
JULY	10,525	6,348	4,177	3,826	1,919	1,907	6,699	4,429	2,270	175.1	230.8	119.0
AUGUST	9,115	5,466	3,649	4,737	2,705	2,032	4,378	2,761	1,617	92.4	102.1	79.6
SEPTEMBER	10,317	6,172	4,145	4,966	2,656	2,310	5,351	3,516	1,835	107.8	132.4	79.4
OCTOBER	9,328	5,424	3,904	5,869	3,354	2,515	3,459	2,070	1,389	58.9	61.7	55.2
NOVEMBER	7,547	4,425	3,122	5,497	3,361	2,136	2,050	1,064	986	37.3	31.7	46.2
DECEMBER	8,691	5,165	3,526	6,820	3,602	3,218	1,871	1,563	308	27.4	43.4	9.6

TABLE III PRIVATE PLACEMENTS - YEARS 1941 AND 1940
BY MONTHS AND BY SEX

MONTH	YEAR 1941			YEAR 1940			INCREASE DURING 1941					
	TOTAL	MEN	WOMEN	TOTAL	MEN	WOMEN	NUMBER			PERCENT		
							TOTAL	MEN	WOMEN	TOTAL	MEN	WOMEN
TOTAL FOR YEAR	95,852	52,901	42,951	45,796	21,598	24,198	50,056	31,303	18,753	109.3	144.9	77.5
JANUARY	5,426	2,672	2,754	3,237	1,422	1,815	2,189	1,250	939	67.6	87.9	51.7
FEBRUARY	5,494	2,871	2,623	2,758	1,331	1,427	2,736	1,540	1,196	99.2	115.7	83.8
MARCH	6,828	3,460	3,368	2,624	1,026	1,598	4,204	2,434	1,770	160.2	237.2	110.8
APRIL	8,913	4,638	4,275	2,878	1,130	1,748	6,035	3,508	2,527	209.7	310.4	144.6
MAY	9,596	5,143	4,453	3,524	1,570	1,954	6,072	3,573	2,499	172.3	227.6	127.9
JUNE	9,287	5,355	3,932	3,353	1,575	1,778	5,934	3,780	2,154	177.0	240.0	121.1
JULY	9,599	5,521	4,078	3,223	1,328	1,895	6,376	4,193	2,183	197.8	315.7	115.2
AUGUST	7,939	4,435	3,504	3,749	1,727	2,022	4,190	2,708	1,482	111.8	156.8	73.3
SEPTEMBER	9,421	5,421	4,000	4,310	2,023	2,287	5,111	3,398	1,713	118.6	168.0	74.9
OCTOBER	8,647	4,994	3,653	5,235	2,737	2,498	3,412	2,257	1,155	65.2	82.5	46.2
NOVEMBER	6,788	3,880	2,908	4,844	2,761	2,083	1,944	1,119	825	40.1	40.5	39.6
DECEMBER	7,914	4,511	3,403	6,061	2,968	3,093	1,853	1,543	310	30.6	52.0	10.0

TABLE IV PUBLIC PLACEMENTS-YEARS 1941 AND 1940-BY MONTHS AND BY SEX

MONTH	YEAR 1941			YEAR 1940			INCREASE OR DECREASE DURING 1941					
	TOTAL	MEN	WOMEN	TOTAL	MEN	WOMEN	NUMBER			PERCENT		
							TOTAL	MEN	WOMEN	TOTAL	MEN	WOMEN
TOTALS FOR YEAR	9,133	7,350	1,783	7,053	6,702	351	2,080	648	1,432	29.5	9.7	408.0
JANUARY	683	566	117	487	443	44	196	123	73	40.2	27.8	165.9
FEBRUARY	774	439	335	197	180	17	577	259	318	292.9	143.9	1,870.6
MARCH	590	414	176	219	205	14	371	209	162	169.4	102.0	1,157.1
APRIL	554	489	65	535	530	5	19	41	60	3.6	7.7	1,200.0
MAY	649	594	55	685	664	21	-36	70	34	5.3	10.5	161.9
JUNE	668	610	58	637	627	10	31	17	48	4.9	2.7	480.0
JULY	926	827	99	603	591	12	323	236	87	53.6	39.9	725.0
AUGUST	1,176	1,031	145	988	978	10	188	53	135	19.0	5.4	1,350.0
SEPTEMBER	896	751	145	656	633	23	240	118	122	36.6	18.6	530.4
OCTOBER	681	430	251	634	617	17	47	187	234	7.4	30.3	1,376.5
NOVEMBER	759	545	214	653	600	53	106	55	161	16.2	9.2	303.8
DECEMBER	777	654	123	759	634	125	18	20	2	2.4	3.2	1.6

P L A C E M E N T S

THOUSANDS OF PLACEMENTS

THOUSANDS OF PLACEMENTS

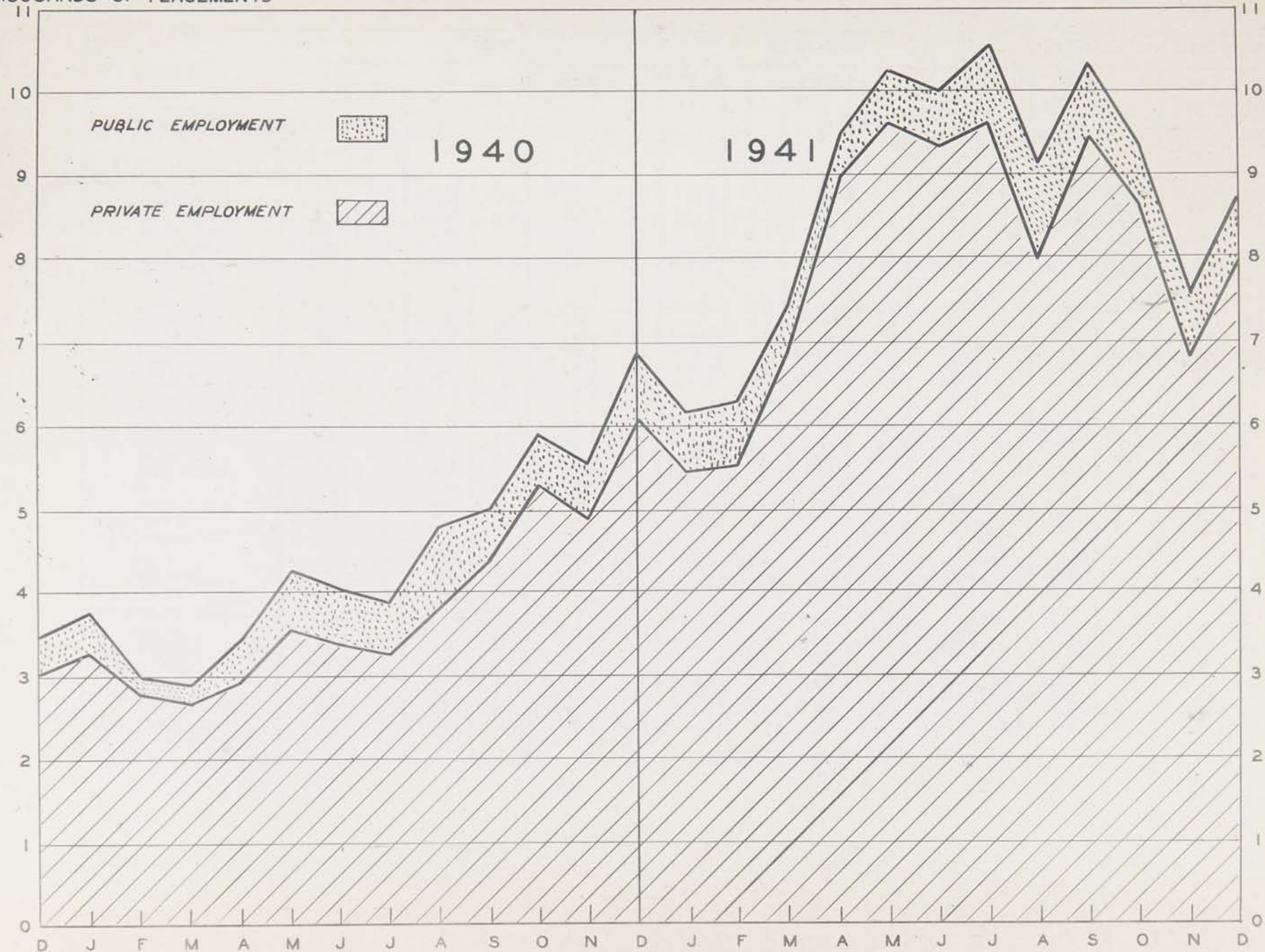


TABLE V PLACEMENTS - YEARS 1941 AND 1940
BY OFFICES AND BY SEX

OFFICE	YEAR 1941						YEAR 1940						INCREASE OR DECREASE DURING 19					
	TOTAL		MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL		MEN		WOMEN	
	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
TOTAL-ALL OFFICES	104,985	100.0	60,251	100.0	44,734	100.0	52,849	100.0	28,300	100.0	24,549	100.0	52,136	98.6	31,951	112.9	20,185	82.2
DISTRICT 1																		
SPRINGFIELD	13,911	13.3	8,822	14.6	5,089	11.4	5,423	10.3	3,265	11.5	2,158	8.8	8,488	156.5	5,557	170.2	2,931	135.5
NORTHAMPTON	2,350	2.2	1,469	2.4	881	2.0	1,564	2.9	1,009	3.6	555	2.3	786	50.3	460	45.6	326	58.2
GREENFIELD	2,539	2.4	1,747	2.9	792	1.8	1,672	3.2	959	3.4	713	2.9	867	51.9	788	82.2	79	11.1
NORTH ADAMS	1,092	1.0	636	1.1	456	1.0	655	1.2	437	1.5	218	.9	437	66.7	199	45.5	238	109.1
PITTSFIELD	1,566	1.5	1,137	1.9	429	.9	696	1.3	444	1.6	252	1.0	870	125.0	693	156.1	177	70.1
HOLYOKE	4,155	4.0	2,606	4.3	1,549	3.5	1,952	3.7	1,127	4.0	825	3.4	2,203	112.9	1,479	131.2	724	87.1
DISTRICT 2																		
WORCESTER	5,827	5.5	3,523	5.8	2,304	5.2	2,628	5.0	1,264	4.5	1,344	5.5	3,199	121.7	2,239	174.4	960	71.1
MILFORD	1,002	1.0	662	1.1	340	.8	697	1.3	455	1.6	242	1.0	305	43.8	207	45.5	98	40.1
WEBSTER	974	.9	550	1.0	424	.9	189	.4	110	.4	79	.3	785	415.3	440	400.0	345	436.1
FITCHBURG	2,153	2.1	1,150	1.9	1,003	2.2	1,572	3.0	1,020	3.6	552	2.2	581	37.0	130	12.7	451	81.1
ATHOL	386	.4	232	.4	154	.3	803	1.5	516	1.8	287	1.2	417	51.8	284	55.0	133	46.1
MARLBOROUGH	771	.7	443	.7	328	.7	1,610	3.0	1,393	4.9	217	.9	839	52.0	850	68.2	111	51.1
DISTRICT 3																		
LAWRENCE	3,267	3.1	2,300	3.8	967	2.2	1,451	2.7	784	2.8	667	2.7	1,816	125.2	1,516	193.4	300	45.1
LOWELL	3,650	3.5	2,218	3.7	1,432	3.2	1,008	1.9	487	1.7	521	2.1	2,642	262.1	1,731	355.4	911	174.1
HAVERHILL	1,340	1.3	562	.9	778	1.7	891	1.7	289	1.0	602	2.4	449	50.4	273	94.5	176	29.1
NEWBURYPORT	441	.4	234	.4	207	.5	251	.5	54	.2	197	.8	190	75.7	180	333.3	10	.1
LYNN	5,494	5.2	3,506	5.8	1,988	4.4	2,890	5.5	1,520	5.4	1,370	5.6	2,604	90.1	1,986	130.7	618	45.1
SALEM	2,427	2.3	647	1.1	1,780	4.0	1,572	3.0	644	2.3	928	3.8	855	54.4	3	.5	852	91.1
WOBURN	954	.9	568	.9	386	.9	642	1.2	444	1.6	204	.8	306	47.2	124	27.9	182	89.1
DISTRICT 4																		
BOSTON	19,203	18.3	11,943	19.8	7,260	16.2	8,120	15.4	4,802	17.0	3,318	13.5	11,083	136.5	7,141	148.7	3,942	118.1
WALTHAM	1,256	1.2	674	1.2	582	1.3	1,360	2.6	1,125	4.0	235	1.0	104	7.8	451	40.1	347	147.1
QUINCY	2,477	2.4	1,525	2.5	952	2.1	1,376	2.6	681	2.4	695	2.8	1,101	80.0	844	123.9	257	37.1
DISTRICT 5																		
TAUNTON	2,229	2.1	1,397	2.3	832	1.9	1,017	1.9	549	1.9	468	1.9	1,212	119.2	848	154.5	364	77.1
BROCKTON	6,169	5.9	3,649	6.1	2,520	5.6	2,172	4.1	1,076	3.8	1,096	4.5	3,997	184.0	2,573	239.1	1,424	129.1
NORWOOD	1,084	1.0	514	.9	570	1.3	833	1.6	327	1.2	506	2.1	251	30.1	187	57.2	64	12.1
FALL RIVER	6,777	6.5	2,507	4.1	4,270	9.5	3,952	7.3	1,130	4.0	2,722	11.1	2,925	75.9	1,377	121.9	1,548	56.1
ATTLEBORO	2,220	2.1	1,195	2.0	1,025	2.3	1,290	2.4	590	2.1	700	2.8	930	72.1	605	102.5	325	46.1
NEW BEDFORD	8,008	7.6	3,048	5.1	4,960	11.1	3,865	7.3	1,289	4.5	2,576	10.5	4,143	107.2	1,759	136.5	2,384	92.1
BARNSTABLE (HYANNIS)	1,263	1.2	787	1.3	476	1.1	792	1.5	490	1.7	302	1.2	471	59.5	297	60.6	174	57.1

TABLE VI PLACEMENTS - YEAR 1941 - BY

MAJOR INDUSTRIAL GROUPS AND BY SEX

MAJOR INDUSTRIAL GROUPS	TOTAL		MEN		WOMEN	
	NUMBER	% OF STATE TOTAL	NUMBER	% OF STATE TOTAL	NUMBER	% OF STATE TOTAL
TOTALS-ALL GROUPS	104,985	100.0	60,251	100.0	44,734	100.0
MANUFACTURING	48,636	46.4	28,787	47.7	19,849	44.4
Textile - mill products	7,364	7.0	4,769	7.9	2,595	5.8
Leather and leather products	3,991	3.8	1,718	2.9	2,273	5.1
Apparel and other finished products made from fabrics and similar materials	5,750	5.5	630	1.0	5,120	11.5
Iron & steel & their products	3,571	3.4	3,091	5.1	480	1.1
Chemicals and allied products	3,532	3.4	2,101	3.5	1,431	3.2
Machinery (except electrical)	3,966	3.8	3,677	6.1	289	.6
Nonferrous metals and their products	2,253	2.1	1,351	2.2	902	2.0
Electrical machinery	7,101	6.8	3,923	6.5	3,178	7.1
Transportation equipment (except automobiles)	1,082	1.0	1,019	1.7	63	.1
Food & kindred products	1,860	1.8	1,206	2.0	654	1.5
Printing, publishing, & allied industries	953	.9	500	.8	453	1.0
Ordinance & accessories	1,109	1.1	788	1.3	321	.7
All other manufacturing industries	6,104	5.6	4,014	6.7	2,090	4.7
WHOLESALE AND RETAIL TRADE	20,898	19.8	11,851	19.7	9,047	20.1
Eating and drinking places	7,594	7.2	3,982	6.6	3,612	8.1
Retail general merchandise	4,052	3.9	1,464	2.4	2,588	5.8
Retail trade, not elsewhere classified	2,328	2.2	1,538	2.6	790	1.8
Retail food (includes liquor stores)	1,924	1.8	1,384	2.3	540	1.2
Retail apparel and accessories	1,382	1.3	402	.7	980	2.2
Full-service and limited-function wholesalers	1,423	1.4	1,139	1.9	284	.6
Retail automotive	821	.8	717	1.2	104	.2
Filling stations, garages, & automobile repair services	784	.7	767	1.3	17	*
Wholesale distributors, other than full-service and limited-function wholesalers	349	.3	250	.4	99	.2
Other wholesale & retail trade	241	.2	208	.3	33	.1
DOMESTIC SERVICE	10,407	9.9	953	1.6	9,454	21.1
CONSTRUCTION	5,853	5.6	5,813	9.7	40	.1
General contractors, other than building	2,157	2.1	2,157	3.6	0	0.0
Construction - special trade contractors	1,771	1.7	1,749	2.9	22	*
Building construction - general contractors	1,925	1.8	1,907	3.2	18	*
SERVICE	9,681	9.2	5,237	8.7	4,444	10.0
Hotels, rooming houses, camps, & other lodging places	2,082	2.0	1,226	2.0	856	1.9
Business services	1,682	1.6	853	1.4	829	1.9
Personal services	1,521	1.4	550	.9	971	2.2
Medical and health services	2,111	2.0	1,083	1.8	1,028	2.3
Amusements & recreation & related services	797	.8	706	1.2	91	.2
Motion pictures	260	.2	174	.3	86	.2
All others	1,226	1.2	645	1.1	581	1.3
REGULAR GOVERNMENT AGENCIES	704	.7	602	1.0	102	.2
AGRICULTURE, FORESTRY, AND FISHING	1,881	1.8	1,767	2.9	114	.3
TRANSPORTATION, COMMUNICATION & OTHER PUBLIC UTILITIES	2,221	2.1	2,108	3.5	113	.3
GOVERNMENT RELIEF PROJECTS, NYA TRAINING, ETC.	3,892	3.7	2,541	4.2	1,351	3.0
FINANCE, INSURANCE AND REAL ESTATE	691	.7	482	.8	209	.5
MINING AND QUARRYING	46	*	43	.1	3	*
ESTABLISHMENTS NOT ELSEWHERE CLASSIFIED	75	.1	63	.1	10	*

* Less than .1%

extent than did placements in other industries. In 1941, for both men and women, more than twice as many placements were made in manufacturing as in any other industry division. The second largest number of placements of men was in the trade groups particularly in eating and drinking establishments. The second largest number of placements of women was in domestic service.

Table VII shows the distribution by occupation and sex of the placements completed in 1941. Of the men, 35% were in the unskilled group; and, of the women, 36% were in the service group. Only 17.4% of the men and 2.6% of the women were in the skilled group.

TABLE VII
PLACEMENTS BY MAJOR OCCUPATIONAL GROUPS
AND BY SEX FOR THE YEAR 1941

Major Occupational Group	Total		Men		Women	
	Number	%	Number	%	Number	%
Total -- all groups	104,985	100.0	60,251	100.0	44,734	100.0
Professional and managerial	666	0.6	549	0.9	117	0.3
Clerical and sales	14,001	13.3	4,950	8.2	9,051	20.2
Service	24,908	23.7	8,833	14.7	16,075	35.9
Skilled	11,664	11.1	10,479	17.4	1,185	2.6
Semiskilled	22,612	21.6	12,083	20.1	10,529	23.6
Unskilled	29,050	27.7	21,342	35.4	7,708	17.2
Agriculture, forestry, fishing, etc.	2,084	2.0	2,015	3.3	69	.2

An interesting fact shown in Table VIII is the high percent of increase in 1941 in the number of placements of men under 25 years of age and over 65. Nearly half of all placements were of persons under 25 years of age. Many of these were trainees. The increase in the number of placements in the age group "65 and over" reflects the modification of age specifications resulting from increasing scarcity of labor.

New applications for employment increased 34% in 1941 as shown in Table IX. The increase was general throughout the state, being reported by about two-thirds of the local offices. As in the previous year, approximately 40% of all new applications were filed in the Boston area.

While new applications for employment by all male applicants increased 38% in 1941, new applications by veterans increased 80%. According to Table X, veterans filed 6% of the new applications for employment filed by men in 1941. The number of placements of veterans increased 104% in 1941, and comprised 13% of all placements of men 35 years of age and over in that year.

TABLE VIII. PLACEMENTS - YEARS 1941 AND 1940
BY AGE GROUPS AND BY SEX

AGE GROUPS	YEAR 1941						YEAR 1940						INCREASE DURING 1941					
	TOTAL		MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL		MEN		WOMEN	
	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
TOTALS-ALL GROUPS	104,985	100.0	60,251	100.0	44,734	100.0	52,849	100.0	28,300	100.0	24,549	100.0	52,136	98.6	31,951	112.9	20,185	82.2
24 years & under	47,618	45.4	26,519	44.0	21,099	47.2	21,340	40.4	10,013	35.4	11,327	46.1	26,278	123.1	16,506	164.7	9,772	86.3
25 - 34 years	24,381	23.2	14,233	23.6	10,148	22.7	13,375	25.3	7,929	28.0	5,446	22.2	11,006	82.3	6,304	79.5	4,702	86.3
35 - 44 years	15,789	15.1	8,978	14.9	6,811	15.2	8,806	16.7	4,852	17.1	3,954	16.1	6,983	79.3	4,126	85.0	2,857	72.3
45 - 54 years	11,465	10.9	6,624	11.0	4,841	10.8	6,395	12.1	2,609	12.0	2,787	11.4	5,069	79.3	3,015	83.5	2,054	73.7
55 - 64 years	4,971	4.7	3,257	5.4	1,714	3.8	2,589	4.9	1,643	5.8	946	3.8	2,382	92.0	1,614	98.2	768	81.2
65 years & over	761	.7	640	1.1	121	.3	343	.6	254	.9	89	.4	418	121.9	386	152.0	32	36.0

TABLE IX NEW APPLICATIONS FOR EMPLOYMENT RECEIVED - YEARS 1941 AND 1940,
BY OFFICE AND BY SEX

OFFICE	YEAR 1941						YEAR 1940						INCREASE OR DECREASE DURING 1941					
	TOTAL		MEN		WOMEN		TOTAL		MEN		WOMEN		TOTAL		MEN		WOMEN	
	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
TOTALS-ALL OFFICES	259,792	100.0	152,771	100.0	107,021	100.0	194,255	100.0	110,696	100.0	83,559	100.0	65,557	33.8	42,075	38.0	23,482	28.1
DISTRICT I																		
SPRINGFIELD	16,483	6.3	8,673	5.7	7,810	7.3	9,614	5.0	5,294	4.8	4,320	5.2	6,869	71.4	3,379	63.6	3,490	80.8
NORTHAMPTON	1,982	.8	1,198	.8	784	.7	1,781	.9	994	.9	787	.9	201	11.3	204	20.5	3	.4
GREENFIELD	2,469	1.0	1,542	1.0	927	.9	1,954	1.0	1,237	1.1	727	.9	505	25.7	305	24.6	200	27.5
NORTH ADAMS	1,745	.7	943	.6	802	.7	1,823	.9	891	.8	932	1.1	78	4.3	52	5.8	130	13.8
PITTSFIELD	3,164	1.2	1,889	1.2	1,275	1.2	2,630	1.4	1,627	1.5	1,053	1.3	484	18.0	262	16.1	222	21.1
HOLYOKE	6,221	2.4	3,195	2.1	3,026	2.8	2,404	1.2	1,262	1.1	1,142	1.4	3,617	159.6	1,933	153.2	1,684	165.0
DISTRICT II																		
WORCESTER	11,505	4.4	6,214	4.1	5,291	5.0	8,042	4.2	4,425	4.0	3,617	4.3	3,463	43.1	1,789	40.4	1,674	46.3
MILFORD	2,019	.8	961	.6	1,058	1.0	2,132	1.1	1,187	1.1	945	1.1	113	5.3	226	19.0	113	12.0
WEBSTER	2,155	.8	1,001	.7	1,154	1.1	1,636	.8	989	.9	647	.8	519	31.7	12	1.2	507	78.4
FITCHBURG	7,272	2.8	4,421	2.9	2,851	2.7	5,420	2.8	3,025	2.7	2,395	2.9	1,852	34.2	1,396	46.1	456	19.6
ATHOL	816	.3	461	.3	355	.3	1,198	.6	710	.6	488	.6	382	31.8	249	35.1	133	27.2
MARLBOROUGH	3,272	1.3	1,928	1.3	1,344	1.3	4,098	2.1	2,184	2.0	1,914	2.3	828	20.2	258	11.7	570	29.3
DISTRICT III																		
LAWRENCE	8,122	3.1	4,638	3.0	3,484	3.3	10,663	5.6	6,152	5.6	4,731	5.7	2,791	25.4	1,514	24.8	1,247	26.4
LOWELL	10,574	4.1	5,504	4.3	4,070	3.8	6,487	3.3	3,627	3.3	2,860	3.4	4,087	63.0	2,877	79.3	1,210	42.3
HAVERHILL	3,073	1.2	1,786	1.2	1,287	1.2	2,734	1.4	1,672	1.5	1,062	1.3	339	12.4	114	6.8	225	21.2
NEWBURYPORT	1,751	.7	988	.6	763	.7	1,604	.8	939	.8	665	.8	147	9.2	49	5.2	98	14.7
LYNN	8,885	3.4	5,017	3.3	3,868	3.6	5,897	3.0	3,368	3.0	2,529	3.0	2,988	50.7	1,649	49.0	1,339	52.9
SALEM	6,422	2.5	3,448	2.3	2,974	2.8	5,480	2.8	2,874	2.6	2,606	3.1	942	17.2	574	20.0	368	14.1
WOBURN	3,156	1.2	1,962	1.3	1,194	1.1	2,418	1.3	1,467	1.3	951	1.1	738	30.5	495	32.7	243	25.6
DISTRICT IV																		
BOSTON	107,257	41.3	67,131	43.9	40,126	37.5	76,677	39.5	46,756	42.2	29,921	35.8	30,580	39.9	20,375	43.6	10,205	34.1
WALTHAM	3,268	1.2	1,838	1.2	1,430	1.3	2,698	1.4	1,616	1.5	1,082	1.3	570	21.1	222	13.7	348	32.2
QUINCY	7,377	2.8	4,496	2.9	2,881	2.7	5,731	3.0	3,351	3.0	2,380	2.8	1,646	28.7	1,145	34.2	501	21.0
DISTRICT V																		
TAUNTON	3,104	1.2	1,676	1.1	1,428	1.3	1,911	1.0	949	.9	962	1.2	1,193	62.4	727	76.6	466	48.4
BROCKTON	7,995	3.1	4,446	2.9	3,549	3.3	6,385	3.3	3,590	3.3	2,795	3.3	1,610	25.2	856	23.8	754	27.0
NORWOOD	2,014	.8	1,103	.7	911	.9	2,161	1.1	1,207	1.1	954	1.1	147	8.5	104	8.3	43	4.5
FALL RIVER	8,256	3.2	4,037	2.6	4,219	3.9	6,618	3.4	2,348	2.1	4,270	5.1	1,658	24.8	1,689	71.9	51	1.2
ATTLEBORO	2,668	1.0	1,349	.9	1,319	1.2	2,780	1.4	1,363	1.2	1,417	1.7	172	4.0	14	1.0	88	8.9
NEW BEDFORD	14,805	5.7	8,590	5.6	6,215	5.8	10,065	5.2	5,072	4.6	4,993	6.0	4,740	47.1	3,519	69.4	1,222	24.5
BARNSTABLE (HYANNIS)	1,962	.7	1,336	.9	626	.6	914	.5	520	.5	394	.5	1,048	114.7	816	156.9	232	58.9

TABLE X
NEW APPLICATIONS FOR EMPLOYMENT RECEIVED FROM
VETERANS AND PLACEMENTS OF VETERANS-YEARS
1941 AND 1940, BY OFFICES

	NEW APPLICATIONS RECEIVED						PLACEMENTS					
	YEAR 1941		YEAR 1940		INCREASE OR DECREASE		YEAR 1941		YEAR 1940		INCREASE OR DECREASE	
	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%	NO.	%
TOTALS-ALL OFFICES	9,656	100.0	5,374	100.0	4,282	79.7	2,593	100.0	1,270	100.0	1,323	104.2
DISTRICT I												
SPRINGFIELD	403	4.2	214	4.0	189	88.3	440	16.9	147	11.6	293	199.3
NORTHAMPTON	64	.7	48	.9	16	33.3	44	1.7	48	3.8	4	8.3
GREENFIELD	111	1.1	54	1.0	57	105.6	96	3.7	44	3.5	52	118.2
NORTH ADAMS	37	.4	39	.7	2	5.1	34	1.3	45	3.5	11	24.4
PITTSFIELD	104	1.1	70	1.3	34	48.6	57	2.2	27	2.1	30	111.1
HOLYOKE	225	2.3	94	1.7	131	139.4	107	4.1	50	3.9	57	114.0
DISTRICT II												
WORCESTER	334	3.4	203	3.8	131	64.5	196	7.6	69	5.4	127	184.1
MILFORD	56	.6	50	.9	6	12.0	36	1.3	26	2.0	9	34.6
WEBSTER	42	.4	56	1.0	14	25.0	23	.9	4	.3	19	475.0
FITCHBURG	311	3.2	194	3.6	117	60.3	53	2.2	45	3.5	8	17.6
ATHOL	34	.4	28	.5	6	21.4	17	.6	24	1.9	7	29.2
MARLBOROUGH	172	1.8	106	2.0	66	62.3	22	.9	75	5.9	53	70.7
DISTRICT III												
LAWRENCE	367	3.8	167	3.1	200	119.8	87	3.3	40	3.2	47	117.5
LOWELL	420	4.3	154	2.9	266	172.7	88	3.4	15	1.2	73	486.7
HAVERHILL	127	1.3	47	.9	80	170.2	40	1.5	16	1.3	24	150.0
NEWBURYPORT	47	.5	36	.7	11	30.6	4	.2	1	.1	3	300.0
LYNN	288	3.0	139	2.6	149	107.2	85	3.3	50	3.9	35	70.0
SALEM	230	2.4	113	2.1	117	103.5	23	.9	12	.9	11	91.7
WOBURN	116	1.2	64	1.2	52	81.2	26	1.0	18	1.4	8	44.4
DISTRICT IV												
BOSTON	4,461	46.0	2,666	49.6	1,795	67.3	440	17.0	243	19.2	197	81.1
WALTHAM	126	1.3	77	1.4	49	63.6	24	.9	52	4.1	28	53.6
QUINCY	292	3.2	154	2.9	138	89.3	52	2.0	28	2.2	24	85.7
DISTRICT V												
TAUNTON	63	.6	46	.8	17	37.0	35	1.3	15	1.2	20	133.3
BROCKTON	243	2.5	159	3.0	84	52.8	260	10.0	48	3.8	212	441.7
NORWOOD	62	.6	69	1.3	7	10.1	25	1.0	11	.9	14	127.3
FALL RIVER	127	1.3	71	1.3	56	78.9	110	4.2	23	1.8	87	378.3
ATTLEBORO	69	.7	35	.7	34	97.1	44	1.7	19	1.5	25	131.6
NEW BEDFORD	626	6.5	193	3.6	433	224.4	109	4.2	51	4.0	58	113.7
BARNSTABLE	99	1.2	28	.5	71	253.6	17	.7	24	1.9	7	29.2

EMPLOYMENT AND WAGES IN COVERED ESTABLISHMENTS

Each employer subject to the Employment Security Law in Massachusetts is required to submit quarterly contribution reports giving data on the number of employees, the amount of total wages for his establishment and the amount of wages on which contributions are payable. Data on wages are reported on a quarterly basis. The number of employees is reported on a monthly basis, the total comprising all individuals on the last weekly pay roll in the month, plus individuals on the last semimonthly pay roll, plus individuals employed on a monthly basis.

Chart IV shows the trend of employment and wages in Massachusetts from January, 1939, through December, 1941. The total number of employees reported for January and the total wages paid during the first quarter of 1939 are represented by 100. It is seen from the chart that employment had increased some 37% at the end of the three-year period while total wages had increased 84%. It should be borne in mind, however, that as total wages reported for the fourth quarter include bonuses, commissions and other compensation for services rendered in earlier quarters, this 84% increase is somewhat exaggerated. Comparison of the fourth quarter of 1941 with the fourth quarter of 1939 instead of with the first quarter of 1939 shows an increase in wages from 123.5 to 184.2 or 49%, while employment increased from an average of 109.4 to an average of 136.8 or 25%.

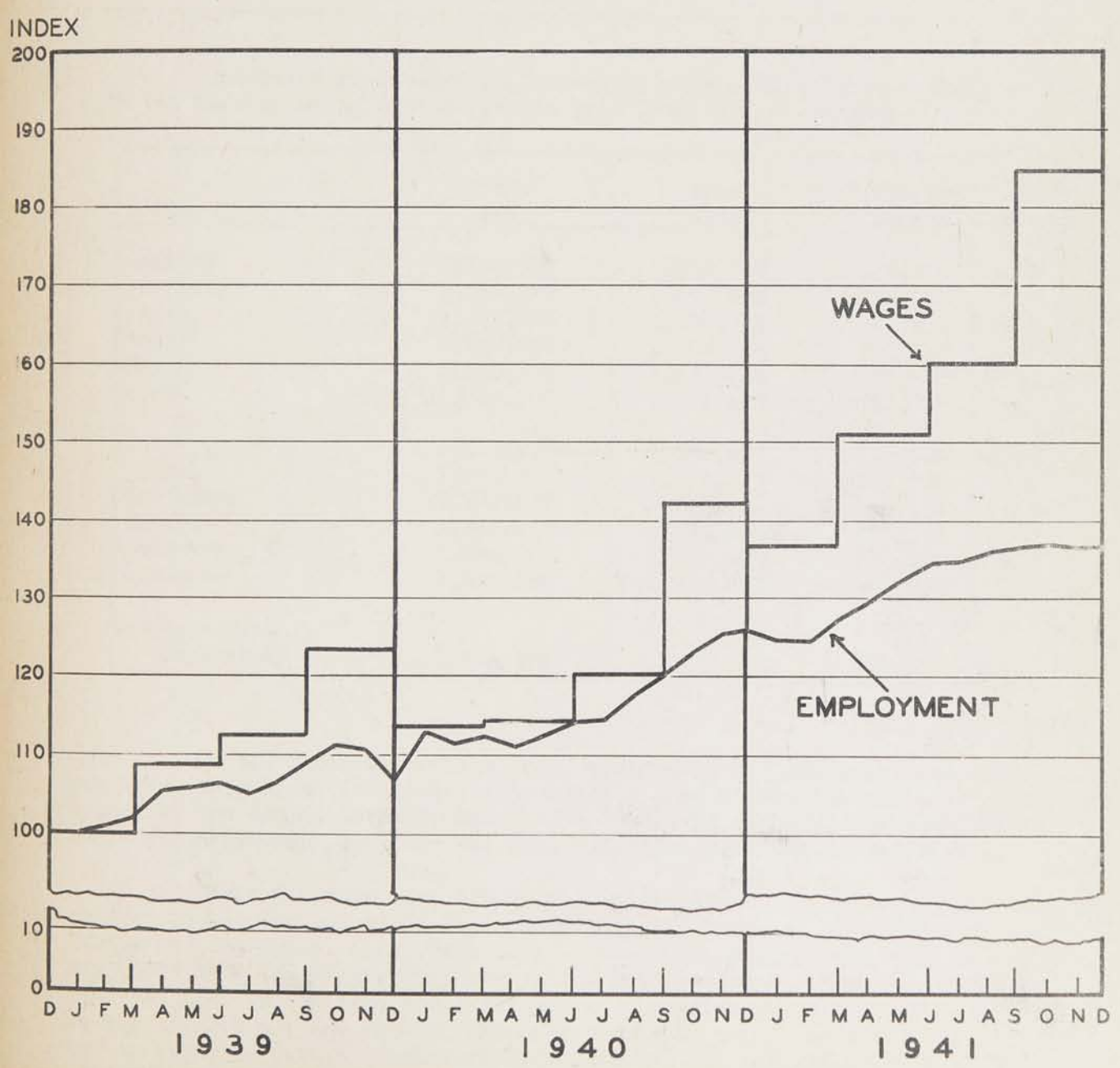
The rate of increase in employment started to accelerate in the second half of 1940, and the line representing employment rose steadily until the last quarter of 1941 when it remained fairly level. Although the sharp increase in wages is not seen until the last quarter of 1940, the increase has been about twice as great as in employment.

CHART IV

INDEXES - WAGES AND EMPLOYMENT - ALL INDUSTRIES
JANUARY 1, 1939 - DECEMBER 31, 1941

BASED ON QUARTERLY CONTRIBUTION REPORTS OF EMPLOY-
ERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT
SECURITY LAW

EMPLOYMENT - JANUARY, 1939 = 100
WAGES - 1ST QUARTER 1939 = 100



Wages reported for the year 1941 by employers subject to the Employment Security Law aggregated \$1,971,806,623. This was an increase of 29% over the amount of wages paid to covered workers in 1940. A comparison of the quarterly totals is as follows:

Quarter	Year 1941	Year 1940	Increase	
			Amount of Wages	%
Total for year	\$1,971,806,623	\$1,529,646,645	\$442,159,978	28.9
January-March	426,090,717	354,985,041	71,105,676	20.0
April-June	471,211,985	355,855,705	115,356,280	32.4
July-September	499,390,975	375,259,428	124,131,547	33.1
October-December	575,112,946	443,546,471	131,566,475	29.7

Increases in covered employment by months for the year 1941, as compared with the corresponding months for the year 1940, are shown below:

Month	Year 1941	Year 1940	Increase	
			Number	%
January	1,190,029	1,076,316	113,713	10.6
February	1,188,277	1,067,688	120,589	11.3
March	1,212,730	1,070,775	141,955	13.2
April	1,237,362	1,060,165	177,197	16.7
May	1,260,812	1,070,116	190,696	17.8
June	1,284,207	1,088,493	195,714	18.0
July	1,286,555	1,093,894	192,661	17.6
August	1,295,382	1,121,106	174,276	15.5
September	1,302,277	1,146,728	155,549	13.6
October	1,306,259	1,172,644	133,615	11.4
November	1,304,467	1,196,276	108,191	9.1
December	1,305,599	1,201,903	103,696	8.6
Average Monthly Employment	1,264,496	1,113,842	150,654	13.5

On the basis of information furnished by the employer, each establishment has been assigned an industrial classification in accordance with the coding manuals issued by the Social Security Board. In Tables XI and XII, the reported data on pay rolls and employment for the year 1941 have been analyzed by industries.

Table XI shows that 57% of all wages paid to employees in establishments subject to the Massachusetts Employment Security Law went to workers in the manufacturing industries. Most important of these in order of the size of their annual pay rolls were the manufacture of textile-mill products, with an annual pay roll of over two million dollars; the manufacture of machinery, with annual pay rolls of over a million dollars in both the manufacture of machinery other than electrical and in the manufacture of electrical machinery; and the manufacture of leather and iron and steel, both of which had annual pay rolls of over ninety million dollars.

TABLE XI
WAGES PAID DURING THE YEAR 1941 - TO COVERED EMPLOYEES
IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS AND BY QUARTERS

INDUSTRY	JANUARY - MARCH	APRIL - JUNE	JULY - SEPTEMBER	OCTOBER - DECEMBER	TOTAL FOR YEAR
TOTALS - ALL INDUSTRIES	\$ 426,090,717	\$ 471,211,985	\$ 499,390,975	\$ 575,112,946	\$ 1,971,806,623
MANUFACTURING	231,286,423	267,157,627	286,966,627	330,865,362	1,116,276,039
Textile-Mill Products	44,256,007	49,674,703	52,080,681	60,469,992	206,481,383
Leather and Leather Products	21,885,076	23,992,609	25,137,266	26,597,628	97,612,579
Apparel and Other Finished Products Made from Fabrics and Similar Materials	11,853,971	13,447,525	14,606,407	15,430,964	55,338,867
Food and Kindred Products	13,695,944	15,022,584	15,810,535	17,434,799	61,963,862
Iron and Steel and Their Products	18,721,414	22,280,589	24,239,429	26,951,053	94,192,485
Machinery (Except Electrical)	26,217,868	31,294,730	33,982,931	42,198,434	133,693,963
Printing and Publishing and Allied Industries	12,461,337	12,906,783	12,782,153	14,673,938	52,824,211
Paper and Allied Products	10,026,119	11,205,111	12,311,531	14,642,443	48,185,204
Electrical Machinery	20,900,123	26,950,740	29,231,278	31,370,257	108,452,398
Rubber Products	6,351,833	6,992,180	7,644,895	8,250,115	29,239,023
Chemicals and Allied Products	7,172,096	7,917,796	8,665,213	10,357,497	34,112,602
Furniture and Finished Lumber Products	5,111,214	5,985,400	6,457,049	7,592,584	25,146,247
Non-ferrous Metals and Their Products	6,015,474	7,169,423	7,630,375	9,556,122	30,371,394
All Other Manufacturing	26,617,947	32,317,454	36,386,884	43,339,536	138,661,821
WHOLESALE & RETAIL TRADE	94,269,941	100,525,129	104,441,454	127,850,397	427,086,921
Full Service and Limited Function Wholesalers	16,627,728	17,791,806	18,704,711	17,578,094	80,702,339
Wholesale Distributors, Other Than Full Service and Limited-Function Wholesalers	16,715,453	17,594,600	18,676,824	22,342,518	75,329,395
Retail Food (Includes Liquor Stores)	11,255,017	11,843,695	12,392,516	13,089,514	48,580,742
Retail General Merchandise	9,660,927	10,448,640	10,975,288	13,981,764	45,066,619
Eating and Drinking Places	8,118,335	8,850,704	9,472,530	10,175,648	36,614,217
Retail Trade, Not Elsewhere Classified	10,690,490	10,768,590	11,189,135	12,914,303	45,562,518
Other Wholesale and Retail Trade	8,380,275	8,676,720	9,241,625	11,041,770	37,340,390
Retail Apparel and Accessories	5,561,411	6,073,807	5,835,698	7,687,538	25,158,454
Retail Automotive	5,107,746	6,165,391	5,709,980	6,511,575	23,494,692
Filling Stations, Garages, and Automobile Repair Service	2,155,559	2,311,176	2,243,147	2,527,673	9,237,555
TRANSPORTATION, COMMUNICATION, AND UTILITIES	29,739,323	31,406,957	32,617,640	33,770,681	127,534,603
SERVICE	20,440,848	22,175,115	22,697,267	24,880,321	90,193,551
Personal Services	5,750,170	6,529,267	6,667,372	6,888,934	25,834,743
Hotels, Rooming Houses, Camps, and Other Lodging Places	2,466,848	2,758,051	3,082,250	2,924,429	11,231,578
Other Service	12,223,830	12,888,797	12,947,645	15,066,958	53,127,230
FINANCE, INSURANCE, AND REAL ESTATE	28,281,772	29,143,124	29,086,667	31,527,336	118,038,899
CONSTRUCTION	21,368,586	19,556,066	22,341,113	24,969,776	88,235,539
ALL OTHER	703,824	1,257,967	1,240,207	1,249,073	4,461,071

Pay rolls in practically every industry showed an increase each quarter over those in the preceding quarters. There were a few exceptions, however. The construction industry showed a drop of 8% in the second quarter. Printing and publishing showed an insignificant drop in the third quarter. Retail trade in apparel and accessories showed a seasonal drop of 4%, while retail automotive trade showed a drop of 7%, and filling stations, garages, etc., showed a drop of 3% in the third quarter.

Increased activity due to war orders is reflected in the tremendous increases in pay rolls in the manufacturing industries, especially textiles, iron and steel, machinery and chemicals.

The same increases are naturally seen in the number of covered workers as shown in Table XII. Of particular note are the increases in employment in the manufacture of machinery. The average number of covered workers in the manufacture of electrical machinery in the fourth quarter of 1941 was 55% greater than in the corresponding quarter of 1940, while in other kinds of machinery the increase was 47%.

TABLE XII
EMPLOYMENT DURING THE YEAR 1941 IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS AND BY MONTHS *

INDUSTRIAL GROUPS	JAN.	FEB.	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPT.	OCT.	NOV.	DEC.	HIGHEST MO.	LOWEST MO.
TOTALS - ALL GROUPS	1,190,029	1,188,277	1,212,730	1,237,362	1,260,812	1,284,207	1,286,555	1,295,382	1,302,277	1,306,259	1,304,467	1,305,599	OCT-1,306,259	FEB-1,188,277
MANUFACTURING	634,892	655,211	673,998	683,881	696,155	712,673	720,089	724,616	727,625	731,582	727,634	721,401	OCT-731,582	JAN-634,892
22 Textile-Mill Products	150,069	153,203	156,026	157,267	158,477	160,592	158,500	156,484	157,331	159,579	159,717	157,826	JUNE** 160,592	JAN-150,069
31 Leather and Leather Products	74,342	78,686	81,090	78,734	79,307	80,257	80,201	79,969	77,997	78,047	75,744	76,012	MAR-81,090	JAN-74,342
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	47,495	50,030	51,728	52,648	52,539	52,704	52,990	56,140	56,513	55,233	52,687	49,103	SEPT** 56,513	JAN-47,495
20 Food and Kindred Products	37,890	37,657	38,386	38,214	39,116	40,473	40,256	42,691	42,313	41,131	40,631	39,241	AUG** 42,691	FEB-37,657
33 Iron and Steel and Their Products	42,891	44,148	45,251	45,791	47,368	49,036	50,273	50,681	51,108	51,762	51,895	51,583	NOV** 51,895	JAN-42,891
37 Machinery (Except Electrical)	55,275	57,056	59,272	60,367	62,148	64,325	65,676	65,825	67,238	68,315	69,335	70,595	DEC-70,595	JAN-55,275
27 Printing, Publishing, and Allied Industries	28,711	28,776	28,985	29,123	29,008	29,152	28,375	28,278	27,635	30,028	30,035	29,785	NOV** 30,035	SEPT-27,635
26 Paper and Allied Products	26,925	27,382	28,153	28,396	28,860	29,611	30,062	30,520	31,044	31,302	31,243	30,888	OCT** 31,302	JAN-26,925
36 Electrical Machinery	43,888	46,504	48,789	51,776	54,718	56,940	61,216	62,350	63,871	62,241	62,499	63,089	SEPT-63,871	JAN-43,888
30 Rubber Products	18,336	18,643	19,249	19,981	20,491	21,575	21,818	21,143	21,329	20,910	20,117	19,862	JULY** 21,818	JAN-18,336
28 Chemicals and Allied Products	15,407	16,098	16,658	16,881	16,779	16,923	17,218	17,820	18,090	18,696	18,706	19,033	DEC-19,033	JAN-15,407
25 Furniture and Finished Lumber Products	15,548	15,937	16,203	16,626	17,029	17,510	17,535	17,673	17,983	18,071	18,131	17,566	NOV** 18,131	JAN-15,548
35 Nonferrous Metals and Their Products	16,616	17,114	17,512	18,014	18,315	18,926	19,157	19,596	19,765	19,564	19,552	19,163	SEPT** 19,765	JAN-16,616
All Other Manufacturing	61,499	63,977	66,696	70,063	72,000	74,649	76,712	75,446	75,408	76,703	77,342	77,655	DEC** 77,655	JAN-61,499
WHOLESALE AND RETAIL TRADE	279,356	276,804	286,471	291,837	295,171	299,662	293,745	296,940	301,719	303,653	309,842	318,339	DEC-318,339	FEB-276,804
50 Full-Service and Limited-Function Wholesalers	37,650	37,590	38,200	39,087	39,126	40,069	40,196	40,225	40,066	40,196	40,560	40,208	NOV** 40,560	FEB-37,590
51 Wholesale Distributors, Other Than Full-Service and Limited-Function Wholesalers	32,841	32,479	32,640	32,227	32,807	33,426	33,101	33,103	33,575	34,182	33,887	33,923	OCT-34,182	APR-32,227
54 Retail Food (Includes Liquor Stores)	41,710	41,478	42,673	43,223	44,009	44,333	43,498	43,378	43,745	44,017	44,087	43,392	JUNE** 44,333	FEB-41,478
53 Retail General Merchandise	36,819	36,181	39,735	40,903	41,701	41,862	39,620	41,420	44,510	46,118	51,571	59,621	DEC-59,621	FEB-36,181
71 Eating and Drinking Places	38,523	38,463	39,355	41,380	42,963	43,322	43,911	44,066	44,016	43,180	42,881	42,038	JUNE** 44,322	FEB-38,463
57 Retail Trade, Not Elsewhere Classified	31,864	31,251	30,892	30,350	30,397	31,182	31,129	30,949	31,344	31,508	31,997	33,187	DEC-33,187	APR-30,350
52 Other Wholesale and Retail Trade	21,589	21,698	21,242	20,762	21,020	21,728	22,265	22,436	21,686	21,943	21,968	22,301	AUG** 22,436	APR-20,762
56 Retail Apparel and Accessories	17,774	17,049	20,509	21,795	20,839	20,484	18,081	19,721	21,799	21,761	22,512	23,548	DEC-23,548	FEB-17,049
55 Retail Automotive	13,313	13,373	13,878	14,619	14,812	14,692	14,633	14,468	13,920	13,492	13,179	12,947	MAY** 14,812	DEC-12,947
75 Filling Stations, Garages & Automobile Repair Service	7,273	7,242	7,347	7,491	7,497	7,544	7,311	7,174	7,058	7,256	7,194	7,174	JUNE** 7,544	SEPT-7,058
TRANSPORTATION, COMMUNICATION, AND UTILITIES	72,230	72,331	73,452	73,256	74,200	75,536	76,250	76,785	75,326	75,168	74,505	77,199	DEC-77,199	JAN-72,230
SERVICE	71,256	71,431	73,049	75,229	78,451	78,816	76,760	76,520	78,422	77,093	76,563	75,800	JUNE** 78,816	JAN-71,256
72 Personal Services	23,142	23,352	24,349	25,011	25,708	26,140	26,263	25,928	25,563	25,448	25,160	24,754	JULY** 26,263	JAN-23,142
70 Hotels, Rooming Houses, Camps, and Other Lodging Places	11,402	11,618	11,755	12,627	13,471	14,476	13,812	13,991	13,947	12,919	12,520	12,241	JUNE-14,476	JAN-11,402
Other Service	36,712	36,461	36,945	37,591	39,272	38,200	36,685	36,601	38,912	38,726	38,883	38,805	MAY-39,272	FEB-36,461
FINANCE, INSUR. & REAL EST.	63,537	63,241	63,676	63,978	64,111	64,922	65,146	64,886	64,666	65,122	64,227	64,163	JULY** 65,146	FEB-63,241
CONSTRUCTION	66,163	46,866	39,422	45,076	48,372	48,744	50,949	51,990	50,554	50,024	48,254	45,509	JAN-66,163	MAR-39,422
ALL OTHERS	2,595	2,393	2,562	4,105	4,352	3,854	3,616	3,645	3,765	3,617	3,442	3,188	MAY-4,352	FEB-2,393

The number of employees represents the total reported by the respective employers on their contribution reports for the year 1941, comprising all individuals on the last weekly payroll in the month, plus individuals on the last semi-monthly payroll, plus individuals employed on a monthly basis.

** Industries thus marked show other months in which employment was approximately the same.

CLAIMS FOR UNEMPLOYMENT BENEFITS

The number of initial claims filed in the entire state was reduced to little more than half of what it was in 1940, notwithstanding the fact that in 1941 claims for partial or part-total unemployment were received throughout the year, while in 1940 they were received only in the last three months.

There are two kinds of claims for unemployment benefits--initial claims filed at the beginning of a period of unemployment, and continued claims taken following the completion of each week of unemployment. Initial claims in turn are divided into new claims (received from individuals filing a claim for the first time in their current benefit year), additional claims (received from individuals who have already filed one or more claims in their current benefit year), and interstate claims (taken as agent by the local offices and forwarded by them to the respective liable states). Continued claims may result from total unemployment or from partial or part-total unemployment.

Initial and continued claims are analyzed for the state in the following summary. The greatest decrease was in the number of additional claims filed, reflecting the increase in activity in 1941 in the textile and shoe industries which accounted for a major portion of the additional claims in 1940.

	Year 1941	Year 1940	Decrease	
			Number	Percent
Total Initial Claims	407,548	767,358	359,810	46.9
New Claims	246,939	398,607	151,668	38.0
Additional Claims	146,210	350,017	203,807	58.2
Interstate Claims	14,399	18,734	4,335	23.1
Total Continued Claims	2,171,951	3,884,342	1,712,391	44.1
Total Unemployment	1,898,168	3,670,249	1,772,081	48.4
Partial & Part-Total Unemp.	200,397	105,953*	*	*
Interstate Claims	73,386	108,140	34,754	32.1
Ratio Continued Claims to Initial Claims	5.3	5.1		

* Claims for partial or part-total unemployment were received first in October 1940.

The decrease in the number of initial claims received over the two year period, 1940-1941, is shown in Chart V. The peak in the first week in April marks the commencement of the new benefit year.

Table XIII compares initial claims received in 1941 in the various offices throughout the state with the corresponding figures for 1940. One quarter of the decrease in initial claims in the entire state was reported by the Lawrence office, which showed a decrease of 90,393 or 79% as compared with 1940. This decrease was due to increased activity because of government contracts awarded to the local woolen mills. The decrease in the number of initial claims filed was general throughout the state and occurred in every local office except Barnstable, where many claims were filed in 1941 as various construction jobs were completed at Camp Edwards. In eleven of the thirty-five local offices, the decrease in 1941

NUMBER OF INITIAL CLAIMS RECEIVED BY WEEKS 1940 & 1941

THOUSANDS OF CLAIMS

THOUSANDS OF CLAIMS

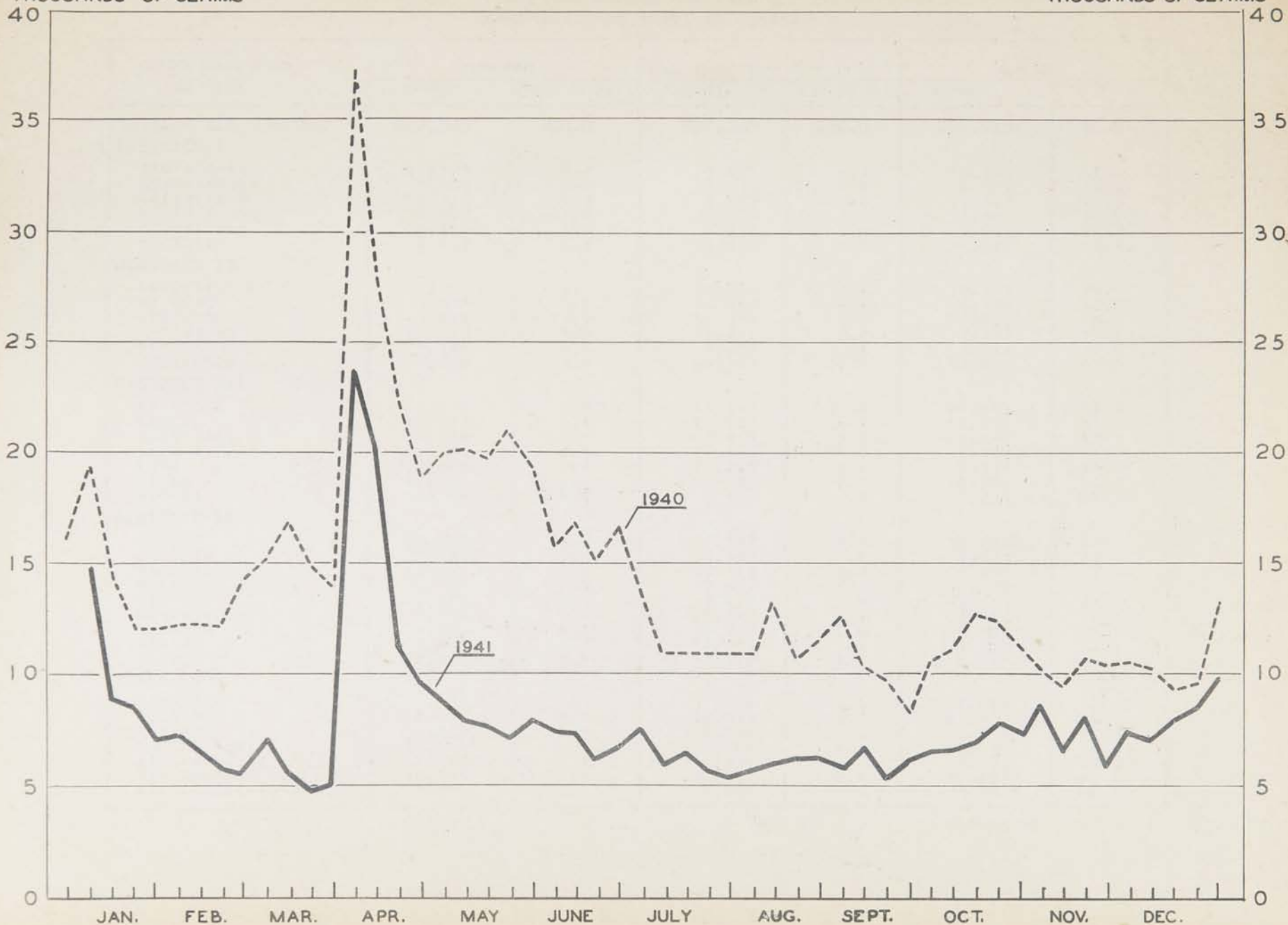


TABLE XIII
INITIAL CLAIMS RECEIVED
YEARS 1941 AND 1940, BY OFFICES

OFFICE WHERE CLAIM WAS FILED	YEAR 1941		YEAR 1940		DECREASE	
	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL	NUMBER	%
TOTAL - ALL OFFICES	407,548	100.0	767,358	100.0	359,810	46.9
DISTRICT I						
SPRINGFIELD	19,335	4.7	35,446	4.6	16,111	45.5
NORTHAMPTON	3,952	1.0	8,946	1.2	4,994	55.8
GREENFIELD	1,710	0.4	3,312	.4	1,602	48.3
NORTH ADAMS	7,960	2.0	20,441	2.7	12,481	61.0
PITTSFIELD	4,118	1.0	9,080	1.2	4,962	54.7
HOLYOKE	6,642	1.6	15,161	2.0	8,519	56.1
DISTRICT II						
WORCESTER	17,385	4.3	34,039	4.4	16,654	49.0
MILFORD	3,872	1.0	10,098	1.3	6,226	62.0
WEBSTER	4,133	1.0	12,155	1.6	8,022	66.0
FITCHBURG	12,285	3.0	20,240	2.6	7,955	39.3
ATHOL	1,193	0.3	3,977	.5	2,784	70.0
MARLBOROUGH	7,756	1.9	19,707	2.6	11,951	61.0
DISTRICT III						
LAWRENCE	23,974	5.9	114,367	14.9	90,393	79.0
LOWELL	13,822	3.4	32,123	4.2	18,301	57.0
HAVERHILL	16,098	3.9	28,459	3.7	12,361	43.4
NEWBURYPORT	8,984	2.2	15,127	2.0	6,143	41.0
LYNN	14,565	3.6	21,742	2.8	7,177	33.0
SALEM	13,222	3.2	23,723	3.1	10,501	44.2
WOBURN	3,752	0.9	6,986	.9	3,234	46.2
DISTRICT IV						
BOSTON	83,706	20.5	107,347	14.0	23,641	22.0
CHELSEA	10,291	2.5	15,103	2.0	4,812	32.0
CAMBRIDGE	13,372	3.3	18,408	2.4	5,036	27.4
MALDEN	12,732	3.1	17,122	2.2	4,390	26.0
MEDFORD	5,184	1.3	7,099	.9	1,915	27.0
SOMERVILLE	7,730	1.9	10,572	1.4	2,842	26.9
WALTHAM	4,360	1.1	7,777	1.0	3,417	43.9
NEWTON	7,042	1.7	10,380	1.3	3,338	32.2
QUINCY	7,854	1.9	12,920	1.7	5,066	39.2
DISTRICT V						
TAUNTON	4,355	1.1	7,408	1.0	3,053	41.2
BROCKTON	22,533	5.5	43,942	5.7	21,409	48.7
NORWOOD	3,274	0.8	6,250	.8	2,976	47.6
FALL RIVER	18,195	4.5	32,980	4.3	14,785	44.8
ATTLEBORO	2,705	0.7	5,410	.7	2,705	50.0
NEW BEDFORD	15,804	3.9	26,661	3.5	10,857	40.7
BARNSTABLE (HYANNIS)	3,653	0.9	2,850	.4	803*	28.2*

* Increase

was 50% or over. Boston and the surrounding cities which make up District IV showed least improvement.

In Table XIII and all similar tables appearing in this report, activities carried on at itinerant points have been credited to the employment office which acts as the "home office" for the area. The following cities and towns were among those served in this manner during the fiscal year:

<u>Employment Office</u>	<u>Itinerant Point</u>	<u>Employment Office</u>	<u>Itinerant Point</u>
Athol	(Barre (Gilbertville	Norwood	Millis
		Pittsfield	Gr. Barrington
Attleboro	Mansfield		
Brockton	(Middleborough (Plymouth	Salem	(*Danvers (Gloucester (*Essex (*Manchester (*Rockport
Fitchburg	(Ayer (Gardner (Winchendon (Clinton	Springfield	(Chicopee (Palmer (Westfield (Ware (Warren (W. Warren
Hyannis	(Falmouth (Provincetown		
Marlborough	(Framingham (Maynard	Webster	(Southbridge (Oxford (Douglas (Charlton
Milford	(Medway (Franklin (Uxbridge (Whitinsville	Worcester	(No. Brookfield (Spencer (Leicester (Rochdale (Westborough (Farnumsville (Millbury (Holden
New Bedford	(Nantucket (Oak Bluffs (Vineyard Haven (Wareham		
Newburyport	(Amesbury (Ipswich	Waltham	(Concord (Lexington
North Adams	Adams		
Northampton	(Chester (Huntington		

On scheduled days each week, representatives of the Division were on duty at itinerant points for registration of applicants for employment, receiving claims for benefits and interviewing claimants regarding their benefit rights.

Tables XIII A and B show the number of initial and continued claims received in 1941 and 1940 by office and by type of claim. The percent of the total is also shown.

Springfield, Pittsfield, Newburyport, Fall River and Attleboro showed high proportions of interstate claims in both years probably because of their geographical positions. Quincy and Barnstable also had a high proportion of claims in 1941 from out-of-state workers who had been attracted to these areas.

During the year 1941, 207,463 claimants (82%) were determined to be eligible for benefits and 46,862 (18%) were determined to be ineligible for benefits. Twenty-one percent of those originally declared ineligible had not worked in covered employment. Other causes of ineligibility were "labor dispute cases," "voluntary quits" and "misconduct," while nearly half of those whose claims were disallowed had not earned sufficient wage credits to satisfy the minimum eligibility requirements.

A total of 14,201 claimants filed exceptions to their wage records as originally computed and upon further search of the files, on the basis of additional information submitted, many of those who had previously been determined ineligible, had their claims allowed. At one time during the year, the ratio of these objections was as high as one in every ten claims filed. This proportion however, was substantially reduced following a revision in procedures.

Employer objections were made to 15,807 claims or at the rate of about one in twenty-five initial claims. Although with the revision of the Employment Security Law in October, 1941, it became compulsory for employers to return "notices of claims filed" whenever they had reason to believe that the claims should not be allowed, there was no increase in the last quarter of the year as compared with the third quarter, in the proportion of employer objections to the number of initial claims filed.

Disqualifications were made in 7,768 instances. This figure does not include cases in which benefits were not payable because the claimant had partial earnings in excess of his weekly benefit rate but does include disqualifications for such causes as refusal to accept suitable employment and failure to comply with the registration and filing requirements.

An amendment to the Employment Security Law, enacted on October 24, 1941, reduced the minimum requirement for wages earned in the base period from twenty-five times the benefit rate to \$150.00. The result of this change was to reduce the number of claimants declared ineligible because of "insufficient wages." More than 1,300 workers whose claims had been disallowed prior to this amendment were subsequently declared eligible for benefits.

TABLE XIII A
INITIAL AND CONTINUED CLAIMS RECEIVED
YEAR 1941, BY OFFICES AND BY TYPE OF CLAIM

OFFICE WHERE CLAIM WAS FILED	INITIAL CLAIMS								CONTINUED CLAIMS						RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE		TOTAL CONTINUED CLAIMS		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	
TOTALS - ALL OFFICES	246,939	100.0	146,210	100.0	14,399	100.0	407,548	100.0	400,737	100.0	1,771,214	100.0	2,171,951	100.0	5.3
DISTRICT I															
SPRINGFIELD	12,346	5.0	5,881	4.0	1,108	7.7	19,335	4.7	20,140	5.0	97,945	5.5	118,085	5.4	6.1
NORTHAMPTON	2,402	1.0	1,426	1.0	124	.9	3,952	1.0	3,450	.9	15,064	.8	18,514	.9	4.7
GREENFIELD	1,108	.4	496	.3	106	.7	1,710	.4	1,682	.4	9,220	.5	10,902	.5	6.4
NORTH ADAMS	3,401	1.4	4,427	3.0	132	.9	7,960	2.0	4,926	1.2	20,878	1.2	25,804	1.2	3.2
PITTSFIELD	2,564	1.0	1,185	.8	369	2.6	4,118	1.0	4,509	1.1	22,538	1.3	27,047	1.3	6.6
HOLYOKE	3,332	1.3	3,048	2.1	262	1.8	6,642	1.6	4,639	1.2	22,225	1.2	26,864	1.2	4.0
DISTRICT II															
WORCESTER	11,586	4.7	5,126	3.5	673	4.7	17,385	4.3	18,697	4.7	89,976	5.1	108,673	5.0	6.3
MILFORD	2,361	1.0	1,359	.9	152	1.0	3,872	1.0	3,843	1.0	19,085	1.1	22,928	1.1	5.9
WEBSTER	2,347	1.0	1,575	1.1	211	1.5	4,133	1.0	3,990	1.0	15,530	.9	19,520	.9	4.7
FITCHBURG	8,054	3.3	3,793	2.6	438	3.0	12,285	3.0	13,080	3.3	53,922	3.0	67,002	3.1	5.5
ATHOL	901	.3	326	.2	66	.5	1,193	.3	1,194	.3	6,440	.4	7,634	.4	6.4
MARLBOROUGH	4,606	1.9	2,956	2.0	194	1.3	7,756	1.9	8,011	2.0	29,408	1.7	37,419	1.7	4.8
DISTRICT III															
LAWRENCE	12,155	4.9	11,098	7.6	721	5.0	23,974	5.9	19,388	4.8	59,308	3.3	78,696	3.6	3.3
LOWELL	3,503	3.4	4,797	3.3	522	3.6	13,822	3.4	12,611	3.1	57,122	3.2	69,733	3.2	5.0
HAVERHILL	7,137	2.9	8,358	5.7	603	4.2	16,098	3.9	15,144	3.8	52,815	3.0	67,959	3.1	4.2
NEWBURYPORT	3,529	1.4	4,863	3.3	592	4.1	8,984	2.2	7,643	1.9	30,956	1.7	38,599	1.8	4.3
LYNN	8,154	3.3	5,992	4.1	419	2.9	14,565	3.6	14,916	3.7	63,844	3.7	80,760	3.7	5.5
SALEM	7,595	3.1	5,374	3.7	253	1.8	13,222	3.2	13,420	3.3	60,263	3.4	73,683	3.4	5.6
WOBURN	2,418	1.0	1,227	.8	107	.7	3,752	.9	3,877	1.0	18,477	1.0	22,354	1.0	6.0
DISTRICT IV															
BOSTON	53,616	21.7	27,169	18.6	2,921	20.3	83,706	20.5	85,994	21.5	420,748	23.8	506,742	23.3	6.1
CHELSEA	6,599	2.7	3,472	2.4	220	1.5	10,291	2.5	11,560	2.9	52,797	3.0	64,357	3.0	6.3
CAMBRIDGE	8,787	3.6	4,229	2.9	356	2.5	13,372	3.3	15,093	3.8	68,314	3.9	83,407	3.8	6.2
MALDEN	8,350	3.4	4,025	2.8	357	2.5	12,732	3.1	13,241	3.3	59,694	3.4	72,935	3.4	5.7
MEDFORD	3,185	1.3	1,887	1.3	112	.8	5,184	1.3	5,539	1.4	25,863	1.5	31,402	1.4	6.1
SOMERVILLE	5,198	2.1	2,384	1.6	148	1.0	7,730	1.9	7,995	2.0	40,081	2.3	48,076	2.2	6.2
WALTHAM	2,833	1.1	1,383	.9	144	1.0	4,360	1.1	4,908	1.2	24,272	1.4	29,180	1.3	6.7
NEWTON	4,635	1.9	2,202	1.5	205	1.4	7,042	1.7	7,736	1.9	38,740	2.2	46,476	2.1	6.6
QUINCY	5,128	2.1	2,326	1.6	400	2.8	7,854	1.9	8,454	2.1	41,186	2.3	49,640	2.3	6.5
DISTRICT V															
TAUNTON	2,495	1.0	1,720	1.2	140	1.0	4,355	1.1	4,063	1.0	12,658	.7	16,721	.8	3.8
BROCKTON	12,693	5.1	9,470	6.5	370	2.6	22,533	5.5	20,302	5.1	75,787	4.3	97,080	4.5	4.3
NORWOOD	2,047	.8	1,150	.8	77	.5	3,274	.8	2,689	.7	13,306	.7	16,195	.7	4.9
FALL RIVER	12,085	4.9	5,247	3.6	863	6.0	18,195	4.5	16,831	4.2	67,748	3.8	84,579	3.9	4.6
ATTLEBORO	1,807	.7	679	.5	219	1.5	2,705	.7	2,727	.7	12,020	.7	14,747	.7	5.5
NEW BEDFORD	10,689	4.3	4,502	3.1	613	4.3	15,804	3.9	14,564	3.6	56,362	3.2	70,926	3.3	4.5
BARNSTABLE (HYANNIS)	2,393	1.0	1,058	.7	202	1.4	3,653	.9	3,680	.9	13,622	.8	17,302	.8	4.7

TABLE XIII B INITIAL AND CONTINUED CLAIMS RECEIVED-
YEAR 1940, BY OFFICES AND BY TYPE OF CLAIM

OFFICE WHERE CLAIM WAS FILED	INITIAL CLAIMS								CONTINUED CLAIMS						RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE		TOTAL CONTINUED CLAIMS		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	
TOTALS-ALL OFFICES	398,607	100.0	350,017	100.0	18,734	100.0	767,358	100.0	695,023	100.0	3,189,319	100.0	3,884,342	100.0	5.1
DISTRICT I															
SPRINGFIELD	21,501	5.4	12,434	3.5	1,511	8.1	35,446	4.6	38,991	5.6	169,978	5.3	208,969	5.4	5.9
NORTHAMPTON	4,980	1.3	3,737	1.1	229	1.2	8,946	1.2	9,254	1.3	41,199	1.3	50,453	1.3	5.6
GREENFIELD	2,187	.5	978	.3	147	.8	3,312	.4	3,572	.5	16,546	.5	20,118	.5	6.1
NORTH ADAMS	9,059	2.3	11,164	3.2	218	1.2	20,441	2.7	18,176	2.6	53,817	1.7	71,995	1.9	3.5
PITTSFIELD	5,403	1.4	3,308	.9	369	2.0	9,080	1.2	10,204	1.5	42,120	1.3	52,324	1.3	5.8
HOLYOKE	6,430	1.6	8,434	2.4	297	1.6	15,161	2.0	10,614	1.5	47,056	1.5	57,670	1.5	3.8
DISTRICT II															
WORCESTER	20,397	5.1	12,919	3.7	723	3.8	34,039	4.4	37,588	5.4	179,352	5.6	216,940	5.6	6.4
MILFORD	5,973	1.5	3,884	1.1	241	1.3	10,098	1.3	10,815	1.6	52,037	1.6	62,852	1.6	6.2
WEBSTER	6,911	1.7	4,748	1.3	496	2.6	12,155	1.6	13,190	1.9	50,974	1.6	64,164	1.7	5.3
FITCHBURG	12,178	3.0	7,486	2.1	576	3.1	20,240	2.6	22,292	3.2	93,586	2.9	115,878	3.0	5.7
ATHOL	2,252	.6	1,573	.4	152	.8	3,977	.5	5,783	.8	19,355	.6	25,138	.6	6.3
MARLBORO	9,411	2.4	10,022	2.9	267	1.4	19,707	2.6	17,786	2.6	73,810	2.3	91,596	2.4	4.6
DISTRICT III															
LAWRENCE	31,809	8.0	81,404	23.3	1,154	6.2	114,367	14.9	58,025	8.3	241,443	7.6	299,466	7.7	2.6
LOWELL	17,510	4.4	13,912	4.0	701	3.7	32,123	4.2	30,698	4.4	142,747	4.5	173,445	4.5	5.4
HAVERHILL	10,616	2.7	17,096	4.9	747	4.0	28,459	3.7	21,540	3.1	108,780	3.4	130,420	3.4	4.6
NEWBURYPORT	5,800	1.4	8,785	2.5	542	2.9	15,127	2.0	12,298	1.8	49,137	1.5	61,435	1.6	4.1
LYNN	11,949	3.0	9,338	2.7	455	2.4	21,742	2.8	20,078	2.9	101,513	3.2	121,591	3.1	5.6
SALEM	14,107	3.5	9,248	2.6	368	2.0	23,723	3.1	24,916	3.6	101,852	3.2	126,768	3.3	5.3
WOBURN	4,202	1.0	2,669	.7	115	.6	6,986	.9	7,001	1.0	36,560	1.1	43,561	1.1	6.2
DISTRICT IV															
BOSTON	66,410	16.7	37,298	10.7	3,639	19.4	107,347	14.0	106,293	15.3	547,680	17.2	654,173	16.8	6.1
CHELSEA	8,790	2.2	6,026	1.7	287	1.5	15,103	2.0	14,489	2.1	72,319	2.3	86,808	2.2	5.7
CAMBRIDGE	11,744	2.9	6,215	1.8	449	2.4	18,408	2.4	20,202	2.9	99,696	3.1	119,898	3.1	6.5
MALDEN	10,808	2.7	5,943	1.7	371	2.0	17,122	2.2	18,232	2.6	84,635	2.6	102,867	2.6	6.0
MEDFORD	4,320	1.1	2,630	.8	149	.8	7,099	.9	7,510	1.1	37,505	1.2	45,015	1.2	6.3
SOMERVILLE	6,694	1.7	3,683	1.1	195	1.0	10,572	1.4	10,889	1.6	59,404	1.9	70,293	1.8	6.6
WALTHAM	4,770	1.2	2,829	.8	178	1.0	7,777	1.0	7,564	1.1	30,761	1.0	38,325	1.0	4.9
NEWTON	6,719	1.7	3,381	1.0	280	1.5	10,380	1.3	11,456	1.6	55,819	1.8	67,275	1.7	6.5
QUINCY	7,990	2.0	4,578	1.3	352	1.9	12,920	1.7	12,595	1.8	61,679	1.9	74,274	1.9	5.7
DISTRICT V															
TAUNTON	4,236	1.1	2,966	.8	206	1.1	7,408	1.0	6,656	1.0	28,176	.9	34,832	.9	4.7
BROCKTON	18,879	4.7	24,545	7.0	518	2.8	43,942	5.7	35,812	5.2	164,007	5.1	199,819	5.1	4.5
NORWOOD	3,452	.9	2,682	.8	116	.6	6,250	.8	5,697	.8	24,995	.8	30,692	.8	4.9
FALL RIVER	17,717	4.4	13,907	4.0	1,356	7.2	32,980	4.3	28,889	4.2	123,280	3.9	152,169	3.9	4.6
ATTLEBORO	3,722	.9	1,338	.4	350	1.9	5,410	.7	5,839	.8	29,247	.9	35,086	.9	6.5
NEW BEDFORD	17,808	4.5	8,015	2.3	838	4.5	26,661	3.5	26,676	3.8	136,047	4.3	162,723	4.2	6.1
BARNSTABLE (HYANNIS)	1,873	.5	835	.2	142	.7	2,850	.4	3,301	.5	12,007	.4	15,308	.4	5.4

BENEFIT PAYMENTS

Payments in 1941 amounting to \$17,642,454 were substantially less than in any similar period since benefits first became payable in 1938. This decrease is quite significant since 1941 was the first full year during which the more liberal benefit formula of April 1, 1940, was effective as well as the first full year of benefit payments for partial unemployment.

Of benefit payments made during the year, \$16,898,865 were for total unemployment, while the remaining \$743,589, constituting 4% were for partial unemployment. This breakdown by type of unemployment as well as by denomination is set forth in Table XIV for the years 1941 and 1940. There was little change between the two years in the proportion of checks in each denomination, although payments in the first part of 1940 were based on the old rate schedule which was less liberal than the one on which the benefit rates of those who filed claims after April 1, 1940, were based. The greatest difference was in the proportion of \$15 checks. Under the new rate schedule, the claimants who had earned \$320 or over in their highest quarter received \$15, while according to the former rate schedule, the claimant must have earned more than \$364 in his highest quarter to receive \$15.

The rate schedule which became effective April 1, 1940, is as follows:

Wages Earned in Highest Quarter	Weekly Benefit Rate
Less than \$160.00	\$6.00
\$160 - \$179.99	7.00
180 - 199.99	8.00
200 - 219.99	9.00
220 - 239.99	10.00
240 - 259.99	11.00
260.- 279.99	12.00
280 - 299.99	13.00
300 - 319.99	14.00
\$320 and over	15.00

As in previous years, except for the maximum and minimum, the greatest number of checks for total unemployment was in the \$8 group. The greatest number of checks for partial or part-total unemployment was in the \$4 group.

Table XV shows, by months, the number and amount of benefit payments made during the years 1941 and 1940, by type of unemployment, and indicates the average monthly check for each type.

Payments against claims filed prior to April 1940 were on the basis of an individual benefit year. On subsequent claims, payments were on the basis of a uniform benefit year. Comparison of the payments made in the first quarters of the two years is, therefore, not justified. With a uniform benefit year it is to be expected that benefit payments will be largest early in the new benefit year. Table XV shows that for total unemployment large payments were made in May, June, and July in both years. For partial and part-total unemployment, however, the bulk of payments was made in the first and last quarters of 1941. The influencing factor here was the industry in which the claimant was employed. More than 42% of all pay-

TABLE XIV - BENEFIT PAYMENTS - YEARS 1941 AND 1940 -
BY DENOMINATIONS

	Year 1941				Year 1940			
	Total		Partial and Part		Total		Partial and Part	
	Unemployment		Total Unemployment		Unemployment		Total Unemployment	
	No. of Checks	% of Total	No. of Checks	% of Total	No. of Checks	% of Total	No. of Checks	% of Total
Total - All Denominations	1,619,272	100.0	138,062	100.0	3,051,663	100.0	79,857	100.0
\$ 1			10,012	7.2			5,227	6.5
\$ 2			15,121	10.9			8,247	10.3
\$ 3			17,203	12.4			9,493	11.9
\$ 4			19,550	14.2			10,254	12.9
\$ 5			17,745	12.9	63,940	2.1	9,983	12.5
\$ 6	238,346	14.7	13,489	9.8	430,188	14.1	7,978	10.0
\$ 7	134,296	8.3	10,989	8.0	279,307	9.2	6,645	8.3
\$ 8	171,179	10.6	8,766	6.3	326,159	10.7	5,571	7.0
\$ 9	142,298	8.8	6,751	4.9	287,724	9.4	4,369	5.5
\$10	134,277	8.3	6,357	4.6	252,262	8.3	3,782	4.7
\$11	101,552	6.3	4,405	3.2	200,864	6.6	3,175	4.0
\$12	92,312	5.7	2,929	2.1	172,448	5.6	2,107	2.6
\$13	74,435	4.6	1,963	1.4	146,006	4.8	1,286	1.6
\$14	57,826	3.6	947	.7	121,676	4.0	743	.9
\$15	412,296	25.4	208	.2	641,901	21.0	153	.2
Miscellaneous**	60,455	3.7	1,627	1.2	129,194	4.2	844	1.1

* Payments for partial and part-total unemployment began in October, 1940.

** All adjustment, residue, lump sum payments, and payments to deceased claimants are included in "Miscellaneous."

TABLE XV
BENEFIT PAYMENTS - YEARS 1941 and 1940-NUMBER
OF CHECKS, TOTAL AMOUNT, AND AVERAGE CHECK
DISBURSED - BY MONTHS

MONTH	Y E A R 1941									Y E A R 1940								
	ALL PAYMENTS		TOTAL UNEMPLOYMENT			PARTIAL AND PART-TOTAL UNEMPLOYMENT *				ALL PAYMENTS		TOTAL UNEMPLOYMENT			PARTIAL AND PART-TOTAL UNEMPLOYMENT *			
	TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK		TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	
TOTAL FOR YEAR	1,757,334	\$17,642,454	1,619,272	\$16,898,865	\$10.44	136,062	\$ 743,589	\$5.39		3,131,520	\$31,206,667	3,051,663	\$30,756,343	\$10.08	79,857	\$450,324	\$5.64	
JANUARY	204,880	2,012,117	175,621	1,851,502	10.54	29,259	160,615	5.49		184,649	1,825,331	184,649	1,825,331	9.89				
FEBRUARY	154,421	1,588,288	140,366	1,513,404	10.78	14,055	74,884	5.33		200,109	1,998,551	200,109	1,998,551	9.99				
MARCH	136,199	1,419,652	124,352	1,356,728	10.91	11,847	62,924	5.31		226,096	2,267,841	226,096	2,267,841	10.03				
APRIL	122,306	1,262,343	113,829	1,217,915	10.70	8,477	44,428	5.24		200,882	2,000,884	200,882	2,000,884	9.96				
MAY	177,527	1,788,024	170,591	1,750,302	10.26	6,936	37,722	5.44		375,096	3,744,430	375,096	3,744,430	9.98				
JUNE	179,252	1,770,137	170,658	1,725,494	10.11	8,594	44,643	5.19		398,694	3,980,878	398,694	3,980,878	9.98				
JULY	176,186	1,766,664	171,474	1,731,252	10.10	6,712	35,412	5.28		371,038	3,721,843	371,038	3,721,843	10.03				
AUGUST	140,004	1,394,486	132,921	1,356,358	10.20	7,083	38,128	5.38		347,619	3,530,718	347,619	3,530,718	10.16				
SEPTEMBER	112,663	1,127,902	105,136	1,088,064	10.35	7,527	39,838	5.29		244,665	2,491,069	244,665	2,491,069	10.18				
OCTOBER	118,201	1,181,516	107,079	1,120,561	10.46	11,122	60,955	5.48		199,903	1,976,416	183,309	1,881,075	10.26	16,594	95,341	5.75	
NOVEMBER	114,260	1,121,624	99,386	1,040,429	10.46	14,874	81,195	5.46		198,109	1,893,514	166,172	1,711,683	10.30	31,937	181,831	5.70	
DECEMBER	119,435	1,209,701	107,859	1,146,855	10.63	11,576	62,845	5.43		184,660	1,775,192	153,334	1,602,040	10.45	31,326	173,152	5.53	

* Payments for partial and part-total unemployment began in October 1940.

ments for partial or part-total unemployment were made to claimants in the leather and apparel industries, which experience a slack season in the winter months.

The average check paid to claimants totally unemployed was \$10.44 in 1941 and \$10.08 in 1940. The difference was partly due to the change in rate schedule.

The total value of benefit checks for total and partial or part-total unemployment is shown for each local office for the years 1941 and 1940 in Table XVI. The average check for each office by type of unemployment is also shown, as well as the increase or decrease in the total amount of benefit payments and in the average check. Barnstable was the only office which showed an increase in 1941 in the total amount of payments. The other offices showed decreases ranging from 22.7% in Boston to 75.8% in Lawrence. In 22 of the 35 offices, the average check was larger in 1941 than in 1940.

As indicated in the table, 44% or nearly half the total amount of benefit payments went to Boston and the surrounding cities that make up District IV. On the other hand, the shoe cities, Haverhill, Lynn, Brockton, Newburyport, Marlboro, and Webster and the textile cities, Lawrence and Lowell, all received a high proportion of the payments for partial or part-total unemployment.

The value of the average check for total unemployment varied from \$9.18 in Athol to \$11.65 in Barnstable. Many of the recipients of benefit payments made through the Barnstable office were construction workers who had received high wages while employed on the construction of the cantonment at Camp Edwards.

Table XVII shows the distribution of benefit payments by major industry groups and by types of unemployment. These figures are based upon a random representative sample comprising 30% of all benefit payments. Classification is by the industry of the last employer in the base year (i.e., the year in which wage credits used as the basis for benefits were earned).

Almost an eighth of the total amount of benefit payments went to workers in construction industries. Workers in textile and leather received the next largest amounts.

The largest average benefit check for total unemployment was \$13.13 and went to workers in the construction industries. Three defense industries--manufacture of iron and steel, machinery (except electrical) and chemicals--all had average benefit checks of over \$11.00. The smallest average benefit check for total unemployment was \$8.59 and went to workers in general retail trade.

More than a third of the total amount of benefit checks for partial or part-total unemployment went to shoe and leather workers. This was largely due to the custom of sharing the work in this industry.

Chart VI shows the weekly fluctuation in the amount of benefit payments for certain important industries on the basis of the 30% sample referred to above.

TABLE XVI BENEFIT PAYMENTS - YEARS 1941 AND 1940 - TOTAL AMOUNT
AND AVERAGE CHECK DISBURSED - BY OFFICES

OFFICE WHERE CLAIM WAS FILED	Y E A R 1 9 4 1							Y E A R 1 9 4 0							INCREASE OR DECREASE IN 1941			
	ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT			ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT			ALL PAYMENTS		TOTAL UNEMP.	PARTIAL & PART-TOTAL UNEMP.
	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	AVERAGE CHECK
TOTALS - ALL OFFICES	\$ 17,642,454	100.0	\$16,898,865	\$10.44	\$743,589	100.0	\$5.39	\$31,206,667	100.0	\$30,756,343	\$ 10.08	\$450,324	100.0	\$ 5.64	\$13,564,213	43.5	\$.36	\$.25
DISTRICT I																		
SPRINGFIELD	914,296	5.2	889,930	10.14	24,366	3.3	5.28	1,645,763	5.3	1,635,588	10.14	10,175	2.3	5.26	731,487	44.4	.00	.02
NORTHAMPTON	138,767	.8	133,648	9.85	5,119	.7	5.06	385,371	1.2	382,380	9.88	2,991	.7	5.00	246,804	84.0	.03	.06
GREENFIELD	84,938	.5	80,670	9.84	4,318	.6	6.08	161,868	0.5	160,305	10.63	1,563	.3	6.43	78,880	47.5	.79	.35
NORTH ADAMS	193,574	1.1	186,151	9.91	7,423	1.0	5.00	476,247	1.5	470,680	9.16	5,357	1.2	5.04	282,673	58.4	.75	.04
PITTSFIELD	206,291	1.2	197,660	10.33	8,611	1.1	5.31	402,371	1.3	399,907	10.07	2,464	.5	5.25	195,080	48.7	.26	.06
HOLYOKE	209,311	1.2	201,926	9.66	7,385	1.0	4.32	431,392	1.4	427,840	9.55	3,552	.8	4.17	222,081	51.5	.11	.15
DISTRICT II																		
WORCESTER	822,931	4.7	799,195	9.95	23,736	3.2	5.31	1,706,984	5.4	1,697,295	9.92	9,689	2.2	5.49	884,053	51.6	.03	.18
MILFORD	178,550	1.0	172,623	9.91	5,927	.8	5.23	493,787	1.6	488,221	9.94	5,565	1.2	5.86	315,237	83.8	.03	.63
WEBSTER	143,628	.8	134,559	10.17	9,069	1.2	5.14	458,765	1.5	451,399	9.74	7,356	1.6	5.45	315,137	68.7	.43	.31
FITCHBURG	496,869	2.8	481,928	9.69	14,941	2.0	5.25	840,131	2.7	835,748	9.56	4,363	1.0	5.05	343,862	40.8	.13	.20
ATHOL	52,939	.3	51,223	9.18	1,716	.2	4.87	141,371	0.5	137,804	9.11	3,567	.8	5.46	88,432	62.6	.07	.59
MARLBOROUGH	293,935	1.7	276,573	10.70	17,362	2.3	5.85	706,534	2.3	683,787	10.14	22,747	5.1	6.14	412,589	58.4	.56	.28
DISTRICT III																		
LAWRENCE	530,038	3.0	499,198	10.03	30,840	4.1	5.13	2,187,839	7.0	2,162,599	9.57	25,240	5.6	5.09	1,657,801	75.8	.46	.04
LOWELL	523,032	3.0	497,671	9.79	25,361	3.4	5.07	1,255,903	4.0	1,240,810	9.30	15,093	3.4	5.12	732,871	58.4	.49	.05
HAVERHILL	438,232	2.5	345,134	10.15	93,143	12.5	5.33	943,041	3.0	854,465	10.11	88,576	19.7	5.76	504,758	53.5	.05	.43
NEWBURYPORT	237,517	1.3	196,607	9.96	40,910	5.5	5.72	433,530	1.4	401,943	10.10	31,537	7.0	5.86	196,013	45.2	.14	.74
LYNN	604,590	3.4	554,106	10.18	50,284	6.8	5.49	979,277	3.1	950,976	10.27	28,301	6.3	5.85	374,887	38.3	.09	.36
SALEM	590,079	3.3	556,863	10.45	33,216	4.5	5.78	1,016,521	3.3	999,495	10.34	17,026	3.8	6.18	428,442	42.0	.11	.40
WOBURN	183,805	1.0	176,327	10.71	7,478	1.0	5.81	402,071	1.3	398,816	11.32	3,255	.7	5.95	218,266	54.3	.61	.14
DISTRICT IV																		
BOSTON	4,250,169	24.1	4,133,583	10.71	116,586	15.7	5.47	5,498,442	17.6	5,440,727	10.47	57,715	12.8	5.81	1,248,273	22.7	.24	.34
CHELSEA	498,710	2.8	478,944	10.17	19,766	2.6	5.74	727,744	2.3	716,047	10.46	11,697	2.6	6.29	228,034	31.5	.29	.55
CAMBRIDGE	681,803	3.9	662,428	10.34	19,375	2.6	5.38	995,709	3.2	988,437	10.53	7,272	1.6	5.65	313,908	31.5	.31	.27
MALDEN	590,696	3.3	566,036	10.44	24,660	3.3	5.31	872,617	2.8	861,776	10.55	10,841	2.4	5.83	281,921	32.3	.12	.52
MEDFORD	269,204	1.5	260,372	10.96	8,932	1.2	5.73	394,560	1.3	390,437	10.84	4,123	.9	6.23	125,356	31.8	.12	.50
SOMERVILLE	406,168	2.3	394,633	10.75	11,535	1.6	5.35	613,505	2.0	608,362	10.70	5,243	1.2	5.95	207,437	33.8	.05	.60
WALTHAM	249,162	1.4	240,984	10.95	8,178	1.2	5.54	325,192	1.0	323,536	10.96	2,656	.6	6.57	77,030	23.6	.01	1.03
NEWTON	405,091	2.3	395,416	11.17	9,675	1.3	5.62	562,647	1.8	559,651	10.90	2,996	.7	5.93	157,556	28.0	.27	.31
QUINCY	426,052	2.4	416,432	11.22	9,620	1.3	5.34	673,842	2.2	667,568	11.32	6,274	1.4	5.69	247,780	36.8	.10	.35
DISTRICT V																		
TAUNTON	118,232	.7	114,475	10.50	3,757	.5	4.71	257,441	0.8	255,075	9.51	2,366	.5	5.73	139,209	54.1	.99	1.02
BROCKTON	756,762	4.3	715,081	10.48	41,681	5.6	5.27	1,589,008	5.1	1,553,226	10.26	30,782	6.8	5.37	832,246	52.4	.22	.10
NORWOOD	134,657	.8	128,957	10.75	5,700	.8	5.85	258,860	0.8	255,655	10.92	3,205	.7	5.84	124,203	48.0	.17	.01
FALL RIVER	585,295	3.3	566,735	9.52	18,560	2.5	4.74	976,697	3.1	969,498	8.53	7,199	1.6	4.54	391,402	40.0	.99	.20
ATTLEBORO	102,171	.6	99,095	9.66	3,076	.4	5.76	261,718	0.8	260,649	9.87	1,069	.2	6.40	159,547	61.0	.21	.64
NEW BEDFORD	554,013	3.1	536,457	10.71	17,556	2.4	4.96	1,151,791	3.7	1,147,082	8.90	4,709	1.0	4.54	597,778	51.9	1.81	.42
BARNSTABLE (HYANNIS)	136,871	.8	130,558	11.65	6,313	.8	6.16	112,267	0.4	110,892	10.21	1,375	.3	5.66	24,604	21.9	1.44	.50
INTERSTATE	634,176	3.6	626,667	11.43	7,509	1.0	6.47	864,761	2.8	862,467	11.14	2,294	.5	6.02	230,585	26.7	.29	.45

TABLE XVII BENEFIT PAYMENTS - YEAR 1941
BY MAJOR INDUSTRIAL GROUPS

INDUSTRIAL GROUPS	ALL PAYMENTS			P A Y M E N T S F O R							
	NO. OF CHECKS*	AMOUNT	% OF TOT.	TOTAL UNEMPLOYMENT				PARTIAL & PART-TOTAL UNEMP.			
				NO. OF CHECKS*	AMOUNT	% OF TOT.	AV. CHK.	NO. OF CHKS.*	AMOUNT	% OF TOT.	AV. CHK.
TOTALS - ALL GROUPS	1,755,516	\$ 17,642,454	100.0	1,617,454	\$ 16,898,865	100.0	\$ 10.44	138,062	\$ 743,589	100.0	\$ 5.39
MANUFACTURING	678,933	8,269,186	46.9	788,996	7,794,256	46.0	9.88	89,937	474,930	63.9	5.28
22 Textile-mill Products	190,109	1,729,060	9.8	178,659	1,673,410	9.9	9.37	11,450	55,650	7.5	4.86
31 Leather and Leather Products	217,967	1,905,586	10.8	170,172	1,646,108	9.7	9.67	47,795	259,478	34.9	5.43
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	131,554	1,177,965	6.7	118,995	1,114,518	6.6	9.37	12,559	63,447	8.5	5.05
20 Food and Kindred Products	74,283	714,259	4.0	68,687	686,738	4.1	10.00	5,596	27,521	3.7	4.92
33 Iron and Steel and Their Products	26,009	292,737	1.7	25,193	286,349	1.7	11.45	816	4,388	.6	5.38
37 Machinery (Except Electrical)	14,696	173,358	1.0	14,219	170,546	1.0	11.99	477	2,812	.4	5.90
27 Printing, Publishing, and Allied Industries	36,875	367,200	2.2	34,353	372,959	2.2	10.86	2,522	14,241	1.9	5.65
26 Paper and Allied Products	29,619	279,902	1.6	27,878	271,144	1.6	9.73	1,741	8,758	1.2	5.03
36 Electrical Machinery	26,881	266,686	1.5	25,889	261,278	1.5	10.09	992	5,408	.7	5.45
30 Rubber Products	16,196	182,762	1.0	17,714	179,920	1.1	10.16	482	2,842	.4	5.89
28 Chemicals and Allied Products	16,202	179,769	1.0	15,604	176,264	1.0	11.30	598	3,505	.5	5.86
25 Furniture and Finished Lumber Products	14,673	149,274	0.9	13,595	142,781	.8	10.50	1,078	6,493	.8	6.02
35 Nonferrous Metals and Their Products	12,708	130,269	0.7	11,916	126,109	.8	10.58	792	4,160	.6	5.25
All Other Manufacturing	69,161	700,359	4.0	66,122	684,132	4.0	10.35	3,039	16,227	2.2	5.34
WHOLESALE AND RETAIL TRADE	406,566	4,009,480	22.7	378,215	3,863,372	22.9	10.21	28,351	146,108	19.7	5.15
50 Full-Service and Limited-Function Wholesalers	46,751	497,941	2.8	44,456	485,082	2.8	10.91	2,295	12,859	1.7	5.60
51 Wholesale Distributors, Other Than Full-Service and Limited-Function Wholesalers	26,950	313,765	1.8	26,058	308,580	1.8	11.84	892	5,185	.7	5.81
54 Retail Food (Includes Liquor Stores)	46,016	467,958	2.6	42,943	450,452	2.7	10.51	3,173	17,506	2.4	5.52
53 Retail General Merchandise	70,643	574,732	3.3	63,083	541,626	3.2	8.59	7,560	33,106	4.5	4.38
71 Eating and Drinking Places	85,494	783,535	4.4	80,106	756,842	4.5	9.45	5,388	26,693	3.6	4.95
57 Retail Trade, Not Elsewhere Classified	39,954	430,129	2.4	38,232	419,319	2.5	10.97	1,722	10,810	1.5	6.28
52 Other Wholesale and Retail Trade	24,219	276,200	1.6	22,509	266,261	1.6	11.83	1,710	9,939	1.3	5.81
56 Retail Apparel and Accessories	49,337	474,047	2.7	44,412	448,568	2.7	10.10	4,925	25,479	3.4	5.17
55 Retail Automotive	10,410	117,839	.7	9,986	114,897	.7	11.51	424	2,942	.4	6.94
75 Filling Stations, Garages and Automobile Repair Service	6,792	73,334	.4	6,530	71,745	.4	10.99	262	1,589	.2	6.06
TRANSPORTATION, COMMUNICATION, AND UTILITIES	84,164	949,137	5.4	79,329	919,264	5.5	11.59	4,835	29,873	4.0	6.18
SERVICE	142,237	1,386,561	7.8	135,295	1,348,391	8.0	9.97	6,942	38,170	5.1	5.50
72 Personal Services	53,937	476,203	2.7	51,462	463,464	2.7	9.01	2,475	12,739	1.7	5.15
70 Hotels, Rooming Houses, Camps, and Other Lodging Places	25,917	236,178	1.3	24,376	228,429	1.4	9.37	1,541	7,749	1.0	5.03
Other Service	62,383	674,180	3.8	59,457	656,498	3.9	11.04	2,926	17,682	2.4	6.04
FINANCE, INSURANCE, AND REAL ESTATE	67,385	771,058	4.4	65,706	760,712	4.5	11.58	1,679	10,346	1.4	6.16
CONSTRUCTION	164,577	2,125,457	12.0	158,796	2,085,017	12.4	13.13	5,781	40,440	5.4	6.99
ALL OTHERS	11,654	131,575	.8	11,117	127,853	.7	11.50	537	3,722	.5	6.93

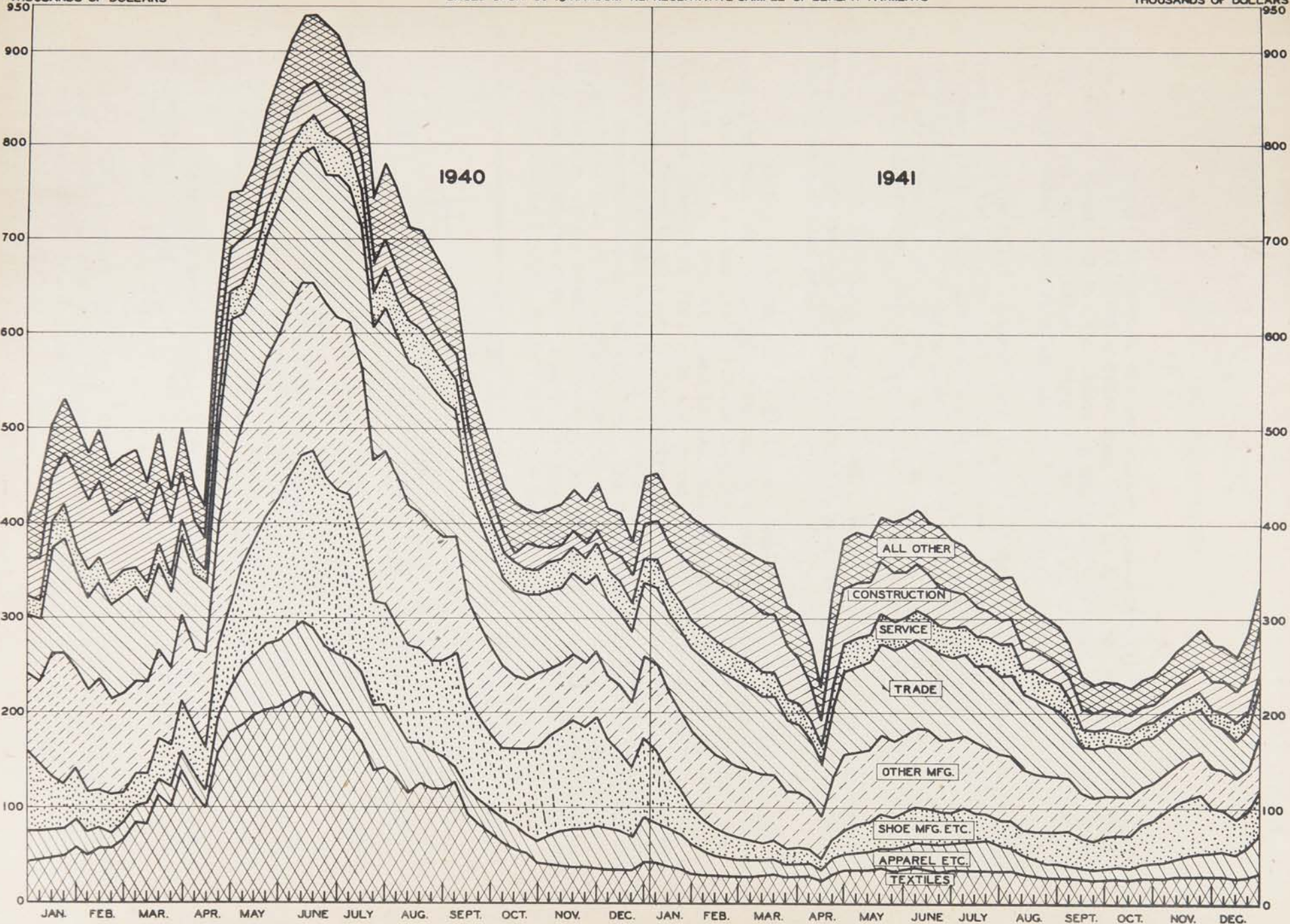
* Adjustment checks have been excluded

INDUSTRIAL DISTRIBUTION OF BENEFIT PAYMENTS BY COMPENSABLE WEEKS - YEARS 1940 & 1941

THOUSANDS OF DOLLARS

BASED UPON 30 % RANDOM REPRESENTATIVE SAMPLE OF BENEFIT PAYMENTS

THOUSANDS OF DOLLARS



INTERSTATE CLAIMS

In accordance with the nationwide plan initiated in 1938, workers who became unemployed in a state other than that in which the wage credits were earned are permitted to file claims in employment offices in the states where they are currently located. These claims are then forwarded to the "liable" state for processing, determination and payment.

Table XVIII is based upon figures published by the Social Security Board. This table shows that 54,239 payments were made by other states during the year 1941 against interstate claims filed in Massachusetts. This is a decrease of 27% from the corresponding figure of 74,213 in 1940. Decreases in 1941 are shown for all states included in the table except Maryland, which had an increase of 0.3%, and California, which had an increase of 6.0%.

Table XIX shows that there was also a decrease of about 27% in the amount of payments made by Massachusetts during 1941 on interstate claims against Massachusetts which were filed in other states.

It may be worth noting that there was a decrease each quarter in the number of weeks of unemployment for which benefit payments were made on claims filed in other states against Massachusetts. With a fixed benefit year commencing April 1, 1941, it would be expected that there would be an increase in the second quarter of 1941 with a decrease in each following quarter. This would have been found to be true if the figures for Florida and California, to which states many claimants migrated in the winter, had been excluded from the comparison. Payments made to claimants in these two states decreased from 3,240 checks in the first quarter to 1,588 checks in the second quarter. The quarterly distribution of the number of weeks of unemployment for which benefit payments were made on claims filed in Massachusetts against other states and claims filed in other states against Massachusetts is as follows:

1941	Massachusetts as Agent State		Massachusetts as Liable State	
	Number of Weeks of Unemployment	% of Yearly Total	Number of Weeks of Unemployment	% of Yearly Total
Total for Year	54,239	100.0	55,940	100.0
1st quarter	13,535	25.0	15,980	28.6
2nd quarter	14,362	26.5	15,114	27.0
3rd quarter	13,048	24.0	14,181	25.3
4th quarter	13,294	24.5	10,665	19.1

There has been a steady increase in the number of interstate claims originating in Florida. In 1939, \$17,022 was paid on such claims; the next year \$39,240; and in 1941, \$51,229.

The largest decrease in the amount of benefits paid by Massachusetts to claimants in other states was in the case of Rhode Island, where claimants received \$120,787 or 52.5% less in 1941 than in 1940.

TABLE X/III BENEFIT PAYMENTS ON INTERSTATE CLAIMS FILED IN MASSACHUSETTS
YEARS 1941 AND 1940 - BY STATES

State Against Which Claim Was Filed	Year 1941		Year 1940		Decrease	
	No. of Weeks of Unemployment	% of Total	No. of Weeks of Unemployment	% of Total	Amount	%
Total - All States	54,239	100.0	74,213	100.0	19,974	26.9
New York	16,048	29.6	18,201	24.5	2,153	11.8
New Hampshire	9,716	17.9	14,451	19.5	4,735	32.8
Rhode Island	7,799	14.4	12,518	16.9	4,719	37.7
Maine	4,758	8.8	6,578	8.9	1,820	27.7
Connecticut	4,664	8.6	8,609	11.6	3,945	45.8
Vermont	1,661	3.1	2,425	3.3	764	31.5
California	1,506	2.8	1,421	1.9	* 85	* 6.0
New Jersey	1,481	2.7	2,036	2.7	555	27.3
Florida	1,250	2.3	1,446	1.9	196	13.6
Illinois	946	1.7	1,016	1.4	70	6.9
Pennsylvania	904	1.7	1,245	1.7	341	27.4
Michigan	480	.9	678	.9	198	29.2
Ohio	314	.6	668	.9	354	53.0
Maryland	293	.5	292	.4	* 1	* .3
All Others	2,419	4.4	2,629	3.5	210	8.0

* Increase

TABLE XIX BENEFIT PAYMENTS ON INTERSTATE CLAIMS FILED IN OTHER STATES
YEARS 1941 AND 1940 - BY STATES

State Where Claim Was Filed	Year 1941		Year 1940		Decrease	
	Amount	% of Total	Amount	% of Total	Amount	%
Total - All States	\$634,176	100.0	\$864,761	100.0	\$230,585	26.7
New York	149,632	23.6	160,767	18.6	11,135	6.9
Rhode Island	109,196	17.2	229,983	26.6	120,787	52.5
New Hampshire	63,518	10.0	90,428	10.5	26,910	29.8
Connecticut	52,781	8.3	78,184	9.0	25,403	32.5
Florida	51,229	8.1	39,240	4.5	11,989*	30.6*
Maine	48,583	7.7	66,324	7.7	17,741	26.7
California	33,531	5.3	40,610	4.7	7,079	17.4
New Jersey	19,162	3.0	25,137	2.9	5,975	23.8
Pennsylvania	16,489	2.6	23,328	2.7	6,839	29.3
Vermont	13,461	2.1	22,527	2.6	9,066	40.2
Maryland	8,342	1.3	9,923	1.2	1,581	15.9
Illinois	7,653	1.2	11,521	1.3	3,868	33.6
Virginia	7,098	1.1	4,620	.5	2,478*	53.6*
Michigan	6,954	1.1	6,403	.7	551*	8.6*
All Others	46,547	7.4	55,766	6.5	9,219	16.5

* Increase

FRAUD AND ERROR IN BENEFIT CLAIMS AND RECOVERIES FROM CLAIMANTS

During the year 1940, an auditing program was established in order to provide for the detection of fraudulent and erroneous claims for benefits, and procedures were set up to recover from claimants amounts collected through fraud or error.

The publicity given the cases in which claimants have been convicted in court and ordered to make restitution has undoubtedly had a desirable effect. Emphasis has been placed on prevention in the training and instruction of local office personnel in order that they may obtain full information from claimants relative to their employment status, and so avoid the filing of erroneous claims. Increased employment opportunities in the year 1941 also made it possible for local offices to identify certain cases in which the claimant was not actually seeking work.

Instances of error or attempted fraud are often discovered through the cooperation of employers. By a provision inserted in the Law as of October 24, 1941, it is now mandatory that the latest employer, upon receipt of a "notice of claim filed," notify the Division if he has reason to believe that there has been misrepresentation or has other reasons which might affect the validity of the claim. A further incentive for employer cooperation in preventing payment of benefits to persons not entitled to them is found in the experience-rating provisions of the Law, under which the employer's contribution rate is based upon benefits drawn by his former employees.

The system of "mechanical verification," which was initiated in 1940, was further developed during the year 1941, with the result that a larger number of questionable cases were selected for investigation. Whenever a comparison of the claimant's wage record for a given quarter with his record of benefit payments for that quarter indicated the possibility of employment in weeks for which benefits were paid, the item was referred to the field audit section. All items involving a given employer's pay roll were brought together in order that they might be covered in a single visit to the employer's establishment.

Whenever it appeared, on the basis of the auditor's report, that an overpayment might exist, the case was referred to the local office adjustment unit, in order that the claimant might be interviewed. If, on the basis of the adjuster's report, it was determined that there had been an overpayment, the claimant was required to make arrangements for repayment in accordance with the circumstances of the case. Flagrant cases of fraud and refusal to reimburse are referred to counsel for legal action.

During the calendar year 1941, collections and offsets on account of overpayments aggregated approximately \$208,000. At the end of the year, there were 4,214 cases in process of collection, involving a total of \$145,303.

PUNCTUALITY IN PAYMENT OF BENEFITS

At the end of 1940, this Division was paying approximately 90% of its benefit claims within the week following the unemployment for which the check was issued, and was leading all states of comparable size and industrial pattern in this respect.

During the year 1941, this favorable record was improved upon still further, so that for the last quarter of the year 93.5% of all intrastate payments were made on time (i.e., within the following week). The leadership established in the prior year was maintained, while many other states actually paid a lower percentage on time than in the year 1940.

The following table, based upon data published by the Social Security Board, compares the Massachusetts record with that of other states of similar size and industrial pattern, for benefits paid to claimants within the state.

State	Number of Payments	Percent of Payments Made in		
		Less than 1 week	1 and less than 2 weeks	Less than 2 weeks
Totals -- All States	5,970,736	55.7	33.6	89.3
Massachusetts (1)	340,830	93.5	4.7	98.2
Pennsylvania (3)	343,574	80.0	8.3	88.3
Michigan (1) (2)	306,968	66.0	23.8	89.8
New York (3)	987,538	55.1	38.6	93.7
Illinois	477,882	52.1	27.8	79.9
New Jersey	383,674	43.9	41.5	85.4
Ohio (4)	229,008	30.1	52.0	82.1
California (1)	660,286	14.2	76.4	90.6

- (1) Operates on basis of calendar week.
- (2) The unit period with respect to which benefits are computed and payable is a monthly period for some payments for partial and part-total unemployment, instead of the usual weekly benefit period.
- (3) Benefits for partial unemployment are not provided by State law in New York and Pennsylvania.
- (4) Includes miners' claims which were delayed due to a labor dispute in 1939.

The above percentage of payments made "on time" is based on reporting requirements of the Social Security Board; whereas the Division computes its percentage of payments "on time" as follows:

Payments are not due and payable until individual signs for his first compensable week of unemployment at the local office. Warrants for those signing

at the end of the compensable week would not reach the Central Office for payment until the early part of the following week. Checks on this group, while issued during the second week following the first compensable week of unemployment, would still be issued within one week of the time the warrant is received for payment, and therefore considered to be paid "on time." On this basis, 93.5% of payments were made within the first week following the compensable week of unemployment, and 4.7% within the second week, or 98.2% "on time."

It will never be possible to pay 100% of the benefit checks within the week following the compensable week because of delays due to predating claims for partial benefits, disputed claims, delinquent wage reports, errors in Social Security numbers, etc.

In order to pay benefits promptly it is necessary for the Division to have on file at the time the claim is received a complete and accurate record of the claimant's wage credits. It is also necessary that all delays in transmitting claims and warrants to or from the Central Office be eliminated and that the flow of claims and warrants through the Central Office follow well-organized procedures which will insure accuracy as well as speed. Therefore, it is fair to state that the degree of promptness with which claims are determined and paid is one measure of efficiency of unemployment compensation agencies. The figures quoted above show that Massachusetts holds a very high position in this regard.

EMPLOYERS SUBJECT TO THE
MASSACHUSETTS EMPLOYMENT SECURITY LAW

During the fiscal year ending November 30, 1941, 6,037 additional employers were declared subject to the Law, as shown below:

TABLE XX EMPLOYERS DECLARED SUBJECT TO THE MASSACHUSETTS
EMPLOYMENT SECURITY LAW DURING THE FISCAL YEAR
ENDING NOVEMBER 30, 1941

Basis of Liability	Liability Beginning With						Total
	Year 1937	Year 1938	Year 1939	Year 1940	Year 1941	Miscel- laneous Dates	
Totals	108	58	845	1,325	1,346	2,355	6,037
Eight or more employees	26	3					29
Four or more employees			768	1,111	1,076		2,955
Liability under Title IX of Social Security Act	82	55	77	214	270		698
Successor to subject employer						1,719	1,719
Election to become subject						225	225
Miscellaneous revivals, etc.						411	411

During the fiscal year, there was a net increase of 1,800 subject employers. These were accounted for as follows:

Number of subject employers November 30, 1940	33,803
Total subject declarations during year ending November 30, 1941, as shown in Table XX	6,037
	<u>39,840</u>
Total determined not subject or suspended from liability to file returns because of cessation of business in Massachusetts	4,237
Number of subject employers November 30, 1941	35,603

In addition to the employers referred to above, there were 10,892 employers who filed their first status reports with the Division during the year ending November 30, 1941, and who were declared not subject to the Law.

On re-examination of the status of employers who had previously been declared not liable, 11,905 were redetermined not subject to the Law, making a total of 22,797 "not subject" findings during the year.

The reasons for liability for the 6,037 employers declared subject to the Law during the year are shown in Table XX. The liability of some of these employers extended back to 1937, but each year shows a decrease in the number of such delinquent cases.

One of the principal aids in detecting delinquent employers whose status has **never** been investigated is the list of former employers on workers' claims for benefits. During the fiscal year, 3,922 such employers were investigated, and those found subject to the Law were duly notified of their liability.

The number of employers declared subject to the Law in 1941 was slightly less than the number in 1940. However, changes in the Law effective January 1, 1943, will extend the coverage to employers of one or more individuals. It may be expected as a result of this that the number of subject employers will be increased by about 50,000 and the number of covered workers will be increased by some 100,000.

Another change in the Law effective October 24, 1941, provided that an employer found subject may appeal the decision to the Board of Review.

EMPLOYER COOPERATION IN THE FILING OF NECESSARY REPORTS

Of vital importance to the work of the Division of Employment Security are the two types of report filed with the Division by the employers subject to the Law. Employer contribution reports are the basis for collections from employers and must be filed promptly in order that amounts due the Fund may be determined and collected. Employers' pay roll records are the basis for the determination of benefit rights and the Division must have a complete wage record on file at the time a claim is made, in order to pay benefits without delay.

That Massachusetts has made great progress in obtaining employer cooperation in the prompt filing of both types of report is seen from a comparison of the returns made in the last quarters of 1940 and 1941.

	Total Reporting Units Liable	Contribution Reports & Payments Percent Delinquent		Wage Reports Percent Delinquent
		Reports	Payments	
1940	34,529	7.7	8.9	5.9
1941	36,186	3.5	6.3	3.5

Confidential information relative to delinquency in filing contribution reports and payments and wage records is published by the Research and Statistics Division of the Bureau of Employment Security of the Social Security Board. Reports for the quarter ended December 31, 1941, showed that in comparison with five other states of comparable size and industrial pattern, Massachusetts led all others in the percentage of contribution and wage reports filed on time. Two states had a better record than Massachusetts in the timely collection of contribution payments but both these states had a more restricted coverage (8 or more) and fewer liable employers.

It is interesting to note that while the employers of eight or more individuals account for about two-thirds of the subject employers in Massachusetts, the delinquency in this group was only 15% of the total.

CONTRIBUTIONS TO THE FUND

In the calendar year 1941, contributions to the Unemployment Compensation Fund by employers subject to the Massachusetts Employment Security Law totalled \$47,892,049.44. This was an increase of 28% over the corresponding figure for 1940. Table XXI shows the amounts and percentages of total contributions received from employers with respect to wages paid or payable during the year 1941 as compared with the year 1940. While contributions from employers in the manufacturing group increased 40%, contributions from employers in all other groups increased 14%. Especially large increases were noted in the contributions made by employers in the manufacture of machinery and textile-mill products. It should be borne in mind that a large proportion of the contributions collected in the current year related to the fourth quarter of 1940, paid on or before the final due date thereof, January 31, 1941. On the other hand, the amounts reported for the year 1941 relate only to the first three quarters of that year, since contributions for the last quarter were not due until January 31, 1942.

Contributions collected between December 1, 1940, and November 30, 1941, together with the year to which they were applicable, the interest penalties, thereon, less refunds and interest paid, are summarized in the table below.

Contributions were collected from employers at the following percentages of total "taxable" payrolls:

Year 1936	0.9%
Year 1937	1.8%
Years 1938-1941	2.7%

For the years 1940 and 1941 liability for contributions was limited to the first \$3000 of wages paid to each employee. For prior years the entire pay roll was subject to liability for contributions.

Applicable to Calendar year	Amount of Contributions		Interest Penalties	Total Collections
	Employer	Employee*		
1936	\$ 5,921.35		\$ 349.58	\$ 6,270.93
1937	42,805.66	\$ 8,002.37	6,322.73	57,130.76
1938	137,544.81	10,111.85	10,925.16	158,581.82
1939	209,000.73		13,464.86	222,465.59
1940	10,385,621.81		15,047.12	10,400,668.93
1941	35,172,607.13		6,359.23	35,178,966.36
Totals	\$45,953,501.49	\$18,114.22	\$52,468.68	\$46,024,084.39

* Employee contributions were collectible only with respect to wages earned between January 1, 1937 and June 30, 1938.

TABLE XXI
CONTRIBUTIONS FOR THE YEARS 1941 AND 1940
BY EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS

INDUSTRIAL GROUPS	YEAR 1941		YEAR 1940		INCREASE DURING 1941	
	AMOUNT	% of Total	AMOUNT	% of Total	AMOUNT	%
TOTALS - ALL GROUPS	\$47,892,049.44	100.0	\$37,490,142.04	100.0	\$10,401,907.40	27.7
MANUFACTURING	27,563,279.54	57.6	19,677,650.68	52.5	7,885,628.86	40.1
22 Textile-Mill Products	5,255,668.63	11.0	3,587,837.16	9.6	1,667,831.47	46.5
31 Leather and Leather Products	2,430,635.98	5.1	1,873,429.06	5.0	557,206.92	29.7
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	1,378,160.29	2.9	1,086,102.10	2.9	292,058.19	26.9
20 Food and Kindred Products	1,533,110.22	3.2	1,487,942.32	4.0	45,167.90	30.4
33 Iron and Steel and Their Products	2,318,764.31	4.8	1,678,219.44	4.5	640,544.87	38.2
37 Machinery (Except Electrical)	3,251,628.31	6.8	1,936,897.04	5.2	1,314,731.27	67.9
27 Printing, Publishing, and Allied Industries	1,265,990.99	2.6	1,138,771.05	3.0	127,219.94	11.2
26 Paper and Allied Products	1,152,622.15	2.4	1,063,541.50	2.8	89,080.65	8.4
36 Electrical Machinery	2,744,289.42	5.7	1,564,126.19	4.2	1,180,163.23	76.3
30 Rubber Products	719,159.78	1.5	503,417.62	1.3	215,742.16	42.8
28 Chemicals and Allied Products	757,746.15	1.6	637,632.73	1.7	120,113.42	18.8
25 Furniture and Finished Lumber Products	617,977.16	1.3	471,128.56	1.3	146,848.60	31.2
35 Nonferrous Metals and Their Products	747,384.99	1.6	540,864.21	1.4	206,520.78	38.2
All Other Manufacturing	3,390,141.16	7.1	2,107,741.70	5.6	1,282,399.46	60.8
WHOLESALE AND RETAIL TRADE	9,048,062.28	20.7	8,321,031.60	23.0	1,327,027.58	15.4
50 Full-Service and Limited-Function Wholesalers	1,648,739.25	3.4	1,369,761.06	3.7	278,978.19	20.4
51 Wholesale Distributors, Other Than Full-Service and Limited-Function Wholesalers	1,644,413.00	3.4	1,383,406.40	3.7	261,006.60	18.9
54 Retail Food (Includes Liquor Stores)	1,244,977.22	2.6	1,092,205.14	2.9	152,772.08	14.0
53 Retail General Merchandise	1,095,594.51	2.3	971,920.44	2.6	123,674.07	12.7
71 Eating and Drinking Places	923,348.99	1.9	793,265.19	2.1	130,083.80	16.4
57 Retail Trade, Not Elsewhere Classified	1,113,758.78	2.3	1,007,164.74	2.7	106,594.04	10.6
52 Other Wholesale and Retail Trade	877,956.03	1.8	783,176.51	2.1	94,779.52	12.1
56 Retail Apparel and Accessories	601,438.28	1.3	539,480.45	1.4	61,957.83	11.5
55 Retail Automotive	561,207.87	1.2	483,142.51	1.3	78,065.36	16.2
73 Filling Stations, Garages and Auto- mobile Repair Service	236,628.35	.5	197,512.25	.5	39,116.10	19.8
TRANSPORTATION, COMMUNICATION, UTILITIES	3,225,251.37	6.8	2,943,344.65	7.9	279,923.60	9.5
SERVICE	2,148,199.32	4.5	1,908,636.67	5.1	239,562.65	12.6
72 Personal Services	635,691.66	1.3	554,666.18	1.5	81,025.48	14.6
70 Hotels, Rooming Houses, Camps, and Other Lodging Places	289,895.22	.6	269,892.16	.7	20,003.06	7.4
Other Service	1,222,612.44	2.6	1,084,078.33	2.9	138,534.11	12.8
FINANCE, INSURANCE, AND REAL ESTATE	2,672,914.32	5.6	2,512,739.67	6.7	160,174.65	6.4
CONSTRUCTION	2,223,652.41	4.6	1,740,886.02	4.6	484,749.51	27.8
ALL OTHERS	110,690.20	.2	85,849.32	.2	24,480.54	28.9

OPERATING EXPENSES FOR THE CALENDAR YEAR 1941

Under the provisions of Title III of the Social Security Act, the Secretary of the Treasury of the United States is authorized, upon certification by the Social Security Board, to pay to state unemployment compensation agencies from the United States Treasury (not from the Unemployment Compensation Fund) amounts which the Board determines to be necessary for the proper administration of the state unemployment compensation law. In order to be certified by the Social Security Board, the state must have an unemployment compensation law which meets certain requirements set forth in Section 303 of the Social Security Act.

Funds to be used " for the purpose of establishing and maintaining public employment offices" throughout the state are received from the Federal Government in accordance with the provisions of the Wagner Peyser Act, which also requires that the amount granted by the Federal Government be matched by a similar appropriation from the state.

A summary of funds available for the year 1941 and the expenditures charged against them is as follows:

	Sources of Funds				Total
	Wagner Peyser Act			Federal Grants Under Sec. III of Social Security Act	
	Federal Grants	State Allotment	Total		
Unexpended balance brought forward from 1940	\$ ---	\$ ---	\$ ---	\$ 76,658.18	\$ 76,658.18
Funds made available during the year 1941:					
January - June	51,810.02	51,810.02	103,620.04	1,526,731.91	1,630,351.95
July - December	48,716.64	48,716.64	97,433.28	1,541,989.11	1,639,422.39
Totals made available during 1941	100,526.66	100,526.66	201,053.32	3,068,721.02	3,269,774.34
Total funds available	100,526.66	100,526.66	201,053.32	3,145,379.20	3,346,432.52
Deduct:					
Expenditures for the year 1941	100,526.66	100,526.66	201,053.32	3,076,491.67	3,277,544.99
Balance available for re-allotment for expenditures for 1942	\$ ---	\$ ---	\$ ---	\$ 68,887.53	\$ 68,887.53

The amount of \$76,658.18 brought forward as an unexpended balance from the prior year is less by \$2,954.85 than the balance shown in the report for that year. This amount represents adjustments of expenditures for the years prior to 1941.

A comparison of expenditures by semi-annual periods for the calendar years 1941 and 1940 is shown below:

Period	Year 1941	Year 1940	Decrease
January - June	\$1,629,183.19	\$1,658,529.84	\$29,346.65
July - December	1,648,361.80	1,659,589.99	11,228.19
Totals	\$3,277,544.99	\$3,318,119.83	\$40,574.84

It will be noted that for the year 1941 as a whole there was a decrease in expenditures of \$40,574.84. The larger part of this decrease occurred in the first six months.

The expenditures for the two years 1941 and 1940 are classified as follows:

Classification	Year 1941		Year 1940		Decrease or Increase	
	Amount	% of Total	Amount	% of Total	Amount	% of Change
Personal Services	\$2,628,760.13	80.20	\$2,585,270.11	77.91	\$43,490.02	+ 1.68
Supplies, printing and binding	125,559.40	3.83	141,978.28	4.28	-16,418.88	-11.56
Telephone	46,047.10	1.41	42,334.61	1.28	+ 3,712.49	+ 8.77
Telegraph	258.04	.01	282.05	.01	- 24.01	- 8.51
Postage	1,423.66	.04	131,409.65	3.96	-129,985.99	-98.92
Travel	55,003.20	1.68	46,624.66	1.41	+ 8,378.54	+17.97
Transportation of things	17,398.51	.53	7,912.81	.24	+ 9,485.70	+119.88
Advertising	5,865.55	.18	5,870.78	.18	- 5.23	- .09
Heat, light and water	23,557.18	.72	22,752.76	.69	+ 804.42	+ 3.54
Rent of premises	226,455.98	6.91	202,936.00	6.11	+ 23,519.98	+11.59
Rent of equipment	92,323.39	2.82	83,891.89	2.53	+ 8,431.50	+10.05
Repairs and alterations	8,324.30	.25	5,115.51	.15	+ 3,208.79	+62.73
Equipment	32,743.33	1.00	22,367.36	.67	+ 10,375.97	+46.39
Other expenses	13,825.22	.42	19,373.36	.58	- 5,548.14	-28.64
Totals	\$3,277,544.99	100.00	\$3,318,119.83	100.00	-\$40,574.84	- 1.22

The greatest amount of decrease in expenditures in 1941 was in the item of postage, which is explained by the fact that during the year 1941 the Division was permitted by the Federal Government to use the "indicia" mailing privilege.

There was also a large reduction in the amount spent for supplies, printing, and binding. These items have shown a decrease in both years since 1939, which is due principally to the fact that the Division now performs in its own duplicating unit much of the printing of forms and stationery previously done outside.

The expansion of the Field Audit Section and of the visiting program of the Employment Service accounted for the increase in travel expense.

Moving to the location at 881 Commonwealth Avenue caused increases in such items as transportation of things, rent of premises, telephone, and equipment. Some portion of these expenditures is properly chargeable to operations of subsequent years.

The increase of \$43,490.02 in the expenditures of personal service was chiefly due to step rates to permanent civil service employees, which became effective June 1, 1941.

PERSONNEL

There were 1,866 employees in the Division at the beginning of the fiscal year. Of this number 1,080 were assigned to the Administrative Office and 786 to local offices. The following table shows the number of permanent and temporary employees by months, throughout the fiscal year:

	ALL EMPLOYEES			ADMINISTRATIVE			LOCAL OFFICES		
	Total	Perma- nent	Tempo- rary	Total	Perma- nent	Tempo- rary	Total	Perma- nent	Tempo- rary
1940 November	1,866	1,721	145	1,080	980	100	786	741	45
December	1,820	1,727	93	1,052	968	84	768	759	9
1941 January	1,817	1,730	87	1,055	976	79	762	754	8
February	1,820	1,740	80	1,036	963	73	784	777	7
March	1,991	1,731	260	1,137	950	187	854	781	73
April	1,997	1,728	269	1,146	947	199	851	781	70
May	1,967	1,722	245	1,107	932	175	860	790	70
June	1,892	1,707	185	1,082	918	164	810	789	21
July	1,791	1,733	58	989	944	45	802	789	13
August	1,822	1,814	8	1,023	1,015	8	799	799	--
September	1,804	1,799	5	1,009	1,004	5	795	795	--
October	1,794	1,787	7	1,001	994	7	793	793	--
November	1,763	1,756	7	975	968	7	788	788	--

From this table it is seen that although there was a decrease of 103 or 5.5% in the total number of employees during the year, the number of permanent employees increased slightly.

At the beginning of the fiscal year, approximately 92% of the employees were on a permanent civil service basis. By the end of the period, this percentage had increased to 98. Actually, all positions which were in the classified service were occupied by civil service employees. The approximate 2% represented employees whose positions were either exempted by law from the provisions of Civil Service or employees occupying, on a provisional basis, positions for which there were no established Civil Service lists.

ACTIVITIES OF THE DEPARTMENTS OF INFORMATION, TRAINING AND LABOR RELATIONS

A primary function of the Information Department is to keep employers, employees, and the general public fully informed as to their rights and responsibilities under the Employment Security Law. In order to accomplish this, the Informational Department has carried on a program directed toward each of these groups. This program has included printed material, newspaper and radio publicity, and talks before groups of business men, labor unions and employees.

Another important function of the Informational Department is to assist the Employment Service in promoting the use of the Service and in developing co-operation between business, industry, and labor groups and the Service.

With these ends in view, detailed explanations of the Law, including amendments and revisions, were sent to all subject employers and to labor unions. Subsequent to October 24, 1941, the effective date of certain revisions in the Law, a publicity campaign was carried on to acquaint workers and employers with the more important changes in the Law, such as the liberalization of the minimum earnings requirements, provisions relative to discharge for misconduct, revisions concerning cases wherein the receipt of a pension is involved, the provisions concerning men inducted into military service, and the change of the name of the Division.

Exhibits at fairs and conventions and open-house meetings for employers, employees, and representatives of labor unions have helped to spread information and build good relationships between local offices and the communities which they serve.

By newspaper and radio publicity and talks before groups, the Informational Department has been of great assistance in the intensive drive to secure skilled workers for the National Defense Program. Also, the Department has maintained current lists of all Massachusetts business organizations which have been awarded defense contracts, and has made this information available promptly to local employment offices so that field visits might be made to all plants engaged in these activities. Through this procedure, the Employment Service endeavored to foresee manufacturing requirements and to make arrangements to service them promptly with referrals of skilled workers.

A monthly non-confidential summary of labor market conditions in Massachusetts has been issued, based upon the complete confidential report prepared by the Department of Research and Statistics. This summary has been distributed to employers, trade associations, school superintendents, and labor unions to keep them informed as to labor supply and demands, anticipated shortages, prospective expansions, and employers' efforts to meet demands by training.

The Department has also prepared and distributed monthly releases dealing with the work of the Employment Service as well as frequent releases dealing with some particular phase of the work.

The program of training the Division employees was continued. This program included induction training for new employees and in-service training for various groups within the organization.

The Manual of Local Office Basic Operations was kept up-to-date by means of revisions issued from time to time to give effect to changes in procedures.

On April 28, 1941, Mr. Fred J. Graham, Assistant Director of the Division, assumed the duties of Labor Relations Representative on a full-time basis, and a labor information program was carried forward through the cooperation and assistance of the Informational Department. There is particular need for educational work because the placement functions of the craft unions have been established long and widely in many trades and communities, and their service parallels to some degree the placement services rendered by the Division.

Labor unions are also interested in any circumstances controlling the availability of benefits to its members, and the confidence and cooperation of labor union members and officials are distinct assets in the efficient administration of the work of the Division of Employment Security

LEGAL DEPARTMENT

In addition to its normal administrative and advisory functions, the Legal Department devoted considerable time and effort during the year to the analysis and study of federal and state legislation affecting the Employment Security Law.

The Department worked in close cooperation with the Director, the Advisory Council, and all departments of the Division, and conferred, where, necessary, with the Regional Office of the Social Security Board on legislative matters.

The Chief Counsel represented the Division at many committee hearings of the General Court discussing chiefly the administrative features of many proposals for revisions of the Law.

During the fiscal year ending November 30, 1941, the Legal Department issued 598 subpoenas for hearings in the Division, in the cases of employers delinquent in payment of contributions, and held 557 hearings on these cases. Collections resulting from such hearings amounted to \$147,791.90 and collections on dishonored checks amounted to \$7,797.81. In addition the sum of \$214,128.64 was collected from delinquent employers through litigation.

Collections relating to employers whose business is in the hands of assignees, receivers, and trustees in bankruptcy amounted to \$67,305.50.

Applications for refund of contributions claimed to have been overpaid were approved in 589 cases and denied in 36 cases.

The total number of applications to become subject to the Law by election was 272 of which 193 were recommended for approval by the Director.

There were 757 wage reports received as a result of subpoena process.

Twenty employers were declared exempt from liability under the Law because they were determined to be organized and operated exclusively for charitable, educational, or similar purposes. The total number of exemptions granted between January 1, 1937, and November 30, 1941, was 370.

Payments of benefits due a deceased claimant or a claimant under mental disability were authorized in 62 cases, representing the sum of 911.00. Twenty-nine such cases were denied and 61 were pending at the end of the fiscal year.

During the year 1,143 cases were referred to the Legal Department for recovery of benefit payments made in error or through misrepresentation. Of these cases 271 were withdrawn because the person either paid or arranged to pay. On April 8, 1941, the Legal Department began turning cases over to the state police for prosecution. Of the 207 cases thus referred 70 were ordered by the court to make restitution. The amount of money involved in these cases was 13,641.00. In two cases fines were imposed by the court.

RESEARCH AND STATISTICS

The functions of this Department expanded widely during the past year because of additional reporting requirements in connection with the National Defense Program.

Regular and special labor market reports were prepared for all industrial areas of the State analyzing the demand and supply of labor as well as the employment practices and transportation and housing problems affecting the labor supply.

Periodic tabulations and analyses were made of the registration for work in the employment offices as well as of the demand for workers, as evidenced from the reports of field visit to defense employers. These analyses were utilized by the administrative staff to coordinate the efforts of the Division in effecting a sound recruitment program.

In the latter part of 1941, it became the responsibility of the Division to advise the newly organized Regional Labor Supply Committee of the Office of Production Management of the nature and extent of labor displacements caused by shortages of materials or parts or by government curtailment of production. Reports of employers who had experienced or anticipated displacement of fifty or more workers for these reasons were submitted by the local offices to the Department of Research and Statistics, which, in turn, forwarded the reports to Washington. These data were utilized at the local level to locate workers for whom a demand existed or was anticipated.

During the year, the Department completed a number of research studies for the Director and Advisory Council relating to specific administrative problems as well as to the effects of existing and proposed provisions of the Law.

In addition to preparing the statistical reports required by the Social Security Board, the Department has formulated a statistical reporting program for administrative purposes at the state level. These reports are periodically analyzed, and administrative memoranda prepared therefrom are submitted to the Director and other administrative officials. Such analyses have frequently resulted in the revision of operating procedures or in other administrative adjustments. This type of administrative analyses might well be termed one of the major functions of the Department.

Regular weekly reports of local offices are prepared and circulated, as well as monthly bulletins covering activities of the entire Division.

The Department assembles for research purposes data on employment and wages, benefit payments and claims, and other similar items on an industry and area basis. Such data are of definite value in various studies affecting the Unemployment Compensation program and will become more valuable in years to come. The Department assists in the preparation of the Director's annual reports, as well as in the quarterly and biennial reports of the Advisory Council.

BOARD OF REVIEW

The Board of Review, consisting of three members, began to operate on a full-time annual salary basis as of August 2, 1941. Prior to this time, the Law provided only for 200 days per year (except during the first year of the existence of the Board when 300 days were provided for). In addition, the duties of the Board have been expanded to allow it to hear appeals of employers who were determined by the Division to be subject to the Law.

During the year, 4,577 claimants' appeals were received in addition to the 554 pending at the beginning of the year. Of the total, 2,916 were decided and 1,398 were defaulted or withdrawn, leaving 817 appeals pending at the end of the calendar year.

An analysis of the issues in appeals disposed of by the Board during the last six months of the year revealed that 39% involved voluntary quittance questions, 35% labor disputes, 16% ability or availability for work, and the remainder divided among various issues such as suitable work, coverage and claims and registration problems.

Appeal hearings are held before the full Board, a single member of the Board, or a review examiner. The full Board may review decisions of a single member or examiner, and during the year 231 such appeals were held. Results of these reviews are set forth as follows:

Denied	183
Affirmed	24
Reversed	19
Withdrawn	<u>5</u>
Total	<u>231</u>

Decisions of the full Board may in turn be appealed to the District Court. During the calendar year 1941, the Board was upheld in 17 cases. In 2 cases the Board was not upheld, and 26 cases are still pending.

LIST OF RULES IN FORCE NOVEMBER 30, 1941

Rules of the Director

- Rule 1. Definition of "wages."
- Rule 2. Definition of "exempted services."
- Rule 3. Definition of "casual labor."
- Rule 4. Remuneration in the form of board and lodging.
- Rule 5. Definition of "vacation period."
- Rule 6. Helpers and assistants engaged by an employee of an "employer."
- Rule 7. Status of a person administering a trust when the administration of trust estates is not the usual business of such persons.
- Rule 8. Individuals or organizations engaged in the business of administering trusts.
- Rule 9. Sick benefits paid by an employee's mutual benefit association.
- Rule 10. Deductions by an employer from the remuneration payable to an employee.
- Rule 11. Facilities and courtesy discounts.
- Rule 12. Real estate agents and companies.
- Rule 13. Voluntary quittance.
- Rule 14. Notice to most recent employer.
- Rule 15. Repeal of prior rules and interpretation.
- Rule 16. Effective date of revised rules.

Rules of the Board of Review

- Rule 1. The presentation of an application for review of a decision of the Director.
- Rule 2. Notification of hearing.
- Rule 3. Persons authorized to hold hearings and make decisions on a review of a decision of the Director.
- Rule 4. Disqualification of members of the Board of Review and review examiners.
- Rule 5. Hearings.
- Rule 6. Continuances and postponements.
- Rule 7. Withdrawal of applications for review.
- Rule 8. Witnesses and issuance of subpoenas.
- Rule 9. Representation at hearings.
- Rule 10. Supplying information from the records of the Division.
- Rule 11. Decisions.
- Rule 12. Applications for review of the decision of a single member or a review examiner.
- Rule 13. The presentation of an application for review of a decision of a single member or a review examiner.
- Rule 14. Hearings by the Board on a review of decisions of single members or review examiners.
- Rule 15. Hearings by the Board on its own motion to review decisions of single members or review examiners.
- Rule 16. Hearings by the Board of Review on cases ordered removed to it from a single member or review examiner.
- Rule 17. Inspection of decisions of the Board of Review, single members, and review examiners.